



SATURDAY NIGHT

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THE FRONT PAGE

THE application of the Natural Resources Security Company, Ltd., of Vancouver, for an injunction to restrain TORONTO SATURDAY NIGHT from publishing further particulars regarding the land selling methods of the first named company as they pertain to the Fort George Township, was dismissed last week in the High Court of Justice for Ontario by Mr. Justice Middleton.

His Lordship, in summing up the case, according to the report of the judgment published in The Mail and Empire, said: "On the material I cannot find that this is a case in which any jury would say that the matter complained of is libelous, and where, if the jury did not so find, the Court would set aside the verdict as unreasonable."

"The motion," said his Lordship, according to the

man imagines he has discovered that there is a deep laid plot; that SATURDAY NIGHT is interested in some land company or other, said company being an active opponent of the Natural Resources Company. Hence the motive of this journal. Mr. Hammond further alleges that his company is the owner of the township of Fort George. Upon the actual charges made by TORONTO SATURDAY NIGHT against the methods of the Natural Resources Company, Mr. Hammond was singularly silent.

In answering these charges, THE TORONTO SATURDAY NIGHT denied Mr. Hammond's allegations absolutely. Neither SATURDAY NIGHT, its proprietors, its editors, nor, in fact, any one connected directly or indirectly with this journal even remotely has or ever had any business relations or any interest whatever with any companies, firms or individuals selling real estate in the West or in any other part of the world, or engaged in any other business whatsoever which could possibly come into competition

DESPATCHES in the daily press during the past few days show that negotiations looking to a reciprocity treaty between the United States Government and the Ottawa administration will shortly assume definite form. It is a coincidence that these negotiations should arise at a time when the vexed fisheries question, which in past years influenced reciprocity arrangements with this country, has been settled. Most Canadians have forgotten the history of reciprocity and trade preference in this country. For instance, it is not generally known that from 1828 until 1846 the colonies of British North America, including Canada, enjoyed a preference in the British market. The abolition of the corn laws by Great Britain in 1846, while fraught with beneficial results to Great Britain, was a cruel blow to the prosperity of Canada, which was at that time a purely agrarian country. In the same year the United States, having obtained free access to British markets, returned the compliment by putting

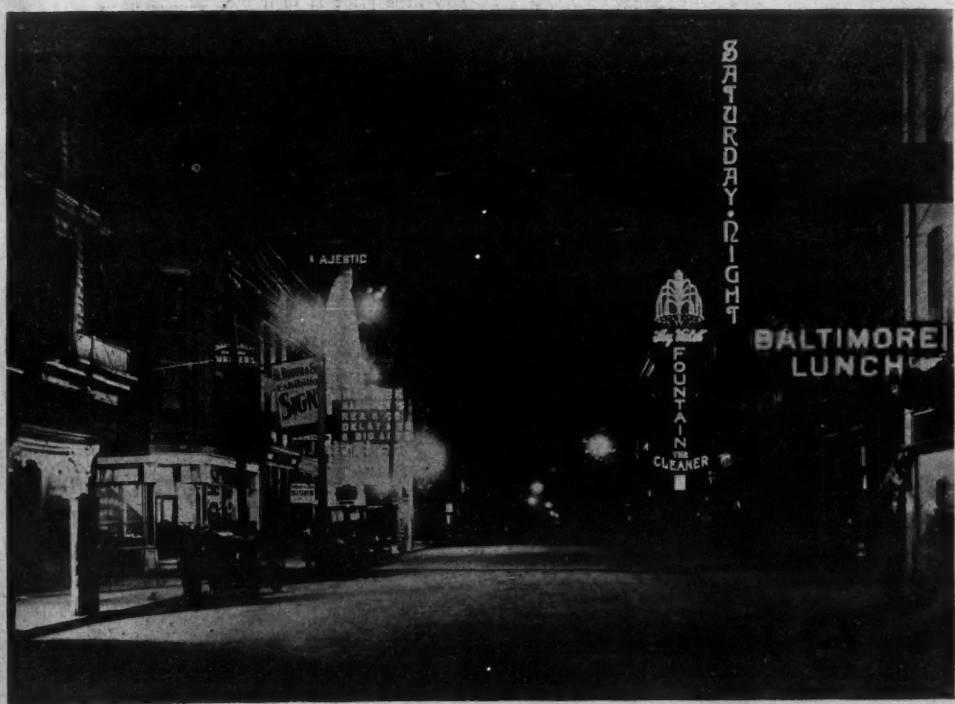
could produce. In 1866 the United States, scarred but victorious, turned her attention to Canada, and partly with a view to punishing her for the pro-Southern feeling that had been rampant in the Motherland and in this country throughout the war, abrogated the Elgin-Marcy treaty. She argued also with some show of reason that the treaty was one-sided, in that Canada enjoyed the main advantages, that is to say, a free market for her main products, while the United States obtained no compensating boon of similar importance. Since 1866 there has been no reciprocity arrangement between the two countries, and attempts to re-open the matter have resulted in rancorous feelings. Canada has been successful in obtaining overseas markets for her products, and has learned to manufacture for most of her own needs. She has also given a preference to the Motherland of thirty-three per cent, and has lately made special trade arrangements with France and Germany. The country, which forty-four



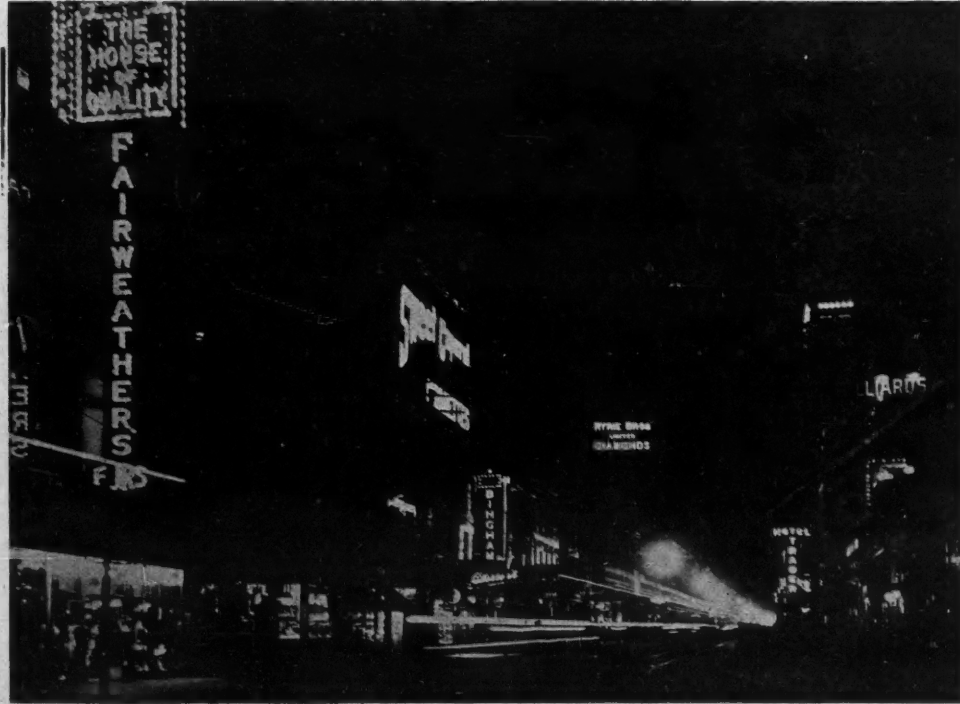
Yonge Street, looking north from Richmond Street. The heart of the shopping district in daytime.



Yonge Street, east side, looking south from Richmond Street. Two blocks devoted to the needs of men.



Adelaide Street, looking west from Yonge Street. Even the side streets are luminous at night.



Yonge Street, looking north from King Street. A spot that is crowded for eighteen hours of the twenty-four.

THE WHITE LIGHT THAT BEATS UPON TORONTO

same report, "is misconceived and too wide. The Court cannot by interim injunction restrain the publication of libels generally. The most that can properly be asked in any case is an injunction restraining the further publication of particular libel."

"On wider grounds the motion fails entirely. Until recently the jurisdiction to grant an interim injunction to Ontario libels was doubted. The Court of Chancery had no such power, as it had no jurisdiction over the subject matter, and the Common Law Courts, if they had the power to grant an interim injunction, which seems doubtful, never exercised it. Since the Judicature Act the jurisdiction has been affirmed in a series of cases of high authority. The same cases have, however, strictly defined the exceptional cases in which such relief should be granted, and this case is clearly outside the cases in which this very unusual relief is appropriate."

Some weeks ago the Natural Resources Company, Ltd., entered an action for libel against TORONTO SATURDAY NIGHT. As this action did not have the desired effect, that is, SATURDAY NIGHT did not cease its criticism pertaining to this British Columbia land selling scheme, the company applied for an injunction to restrain this journal from further mentioning this corporation's methods in its columns. In the application for an injunction, Pres. Hammond, of the Natural Resources Company, alleged that TORONTO SATURDAY NIGHT had an ulterior motive in criticizing their proposition. It would seem that this gentle-

with the Natural Resources Company.

SATURDAY NIGHT further pleaded that they had acted in the public interest, and that the allegations made against the Natural Resources Company were to the best of their belief correct.

Mr. George M. Clark, of Parker, Clark & McEvoy, acting for TORONTO SATURDAY NIGHT, laid before His Lordship various documents pertaining to the case. Three maps issued by the Natural Resources Company at different periods were among the exhibits, said maps showing that the Natural Resources Company had moved the projected station and other proposed buildings of the Grand Trunk Pacific from the Indian reserve, where the Grand Trunk Pacific officials anticipate building, to land located on their own township of Fort George. These maps clearly indicate that this much discussed station with its appurtenances, had been a migratory bird. It had started upon the Indian reserve, according to the first map in our possession issued by this land selling organization. The next exhibit, map No. 2, shows it located up near the river front, this time on the property of the Natural Resources Company, while map No. 3 indicates the location several blocks away from map No. 2, but still on the land of the Natural Resources Company.

SATURDAY NIGHT rests content with the judgment of Mr. Justice Middleton, and it hopes that Mr. Hammond, president of the Natural Resources Security Company, Ltd., is equally well satisfied.

a very steep tariff on products of the kind that Canada could export to the United States. In 1846, also, the Parliament of Great Britain granted to Canada fiscal freedom—that is to say, the right to make tariffs of her own. All three episodes subsequently influenced the relations between the three countries in a marked degree. For eight years Canada was ground between the upper and the nether mill-stone with the result that an annexation movement born of despair assumed very serious form. Canada, however, had one very noble friend in the person of Lord Elgin. He succeeded in bringing enough pressure to bear on the ill-informed politicians at Westminster to induce the negotiation of the Elgin-Marcy treaty, which came into effect in 1854, and which was most advantageous to Canada. It opened the United States market to her agricultural products, and at that time she was not a manufacturing country with industries that could be seriously affected by other concessions. One of the levers by which this treaty was obtained was the vexed fisheries question, then unsettled, and in connection with which the United States was anxious to avoid trouble. Another influence favorable to reciprocity was that of the South, whose politicians feared that if Canada was forced into annexation it would give the north overwhelming superiority in the controversies which then agitated the union and which were to have a tragic denouement during the civil war. During that bloody conflict, Canada prospered mightily with a magnificent market for everything she

years ago received what many deemed a blow to her trade and future from which she would never recover, to-day finds herself in a position to negotiate with her powerful neighbor on something like equal terms. It seems probable, however, that as in the past the main features of any treaty that is adopted will relate to natural products. The Taft administration finds itself blamed for the high cost of living in the United States, and an arrangement for the reduction of duties on the products of the Canadian farm would be a popular move with the American electorate. Free coal would be acclaimed by practically all classes of the community on both sides of the line. In Ontario we are dependent on the great central coal deposits of the United States, while in New England and in the Pacific Coast States Canada controls the source of supply. The United States has ever proven itself a shrewd bargainer, however, and before admitting Canadian farm products to her markets, will undoubtedly strive for privileges for her manufacturers. Even though the negotiations should prove abortive, the resumption of reciprocity negotiations after nearly half a century, is in itself an historical event of first importance in the annals of Canada.

If he has not done so already, Commander Roper, of the Canadian navy, will probably write home that "these Canadians are rum beggars." No doubt he merely meant by his unfortunate speech at Ottawa fair that Parliament having taken a step from which it could not

recede, there was nothing for Canadians to do but "play the game." No doubt he also thought that he was doing the Government a good turn by endeavoring to silence its opponents who wish to make the naval question an issue. Strangely enough, the Government, having created a navy, takes so little pride in its child that it does not wish to have it mentioned; liberal orators apologize for it as a sort of family skeleton. Therefore, the leading newspapers of the Liberal party have as politely as possible told Commander Roper to "Hush." Perhaps, after all, we are "rum beggars."

M. R. E. B. OSLER was recently inveigled into giving advice about a Centennial Exhibition at Winnipeg in celebration of the first settlement of Manitoba by Lord Selkirk's party. Mr. Osler being a straightforward man was frankly against the proposal. He said that Buffalo and Spokane had not yet recovered from the after-effect of the expositions held at those cities within the past few years. He pointed out that Winnipeg at the present time had barely enough hotel accommodation for the many guests which her prosperity had brought within her gates. He reminded Winnipeg that to entertain a vast flood of visitors she would require a considerable extension of her waterworks and sanitation plants. All these assertions seem to be true, and inasmuch as Mr. Osler is a director of the C.P.R., which would be the chief beneficiary of a World's Fair at Winnipeg, it would appear to be disinterested. But poor Mr. Osler is being assailed as a man so villainous that he would steal candy from a child. Does Mr. Osler think that the West is going to the dogs? they ask. Is he so blind, perverse, and supercilious as to think that Winnipeg cannot succeed where every other city on the continent has failed? Altogether, Mr. Osler finds himself in the position of a man who advises a friend not to get married after the engagement ring is bought and the wedding day is fixed. He is branded as a pessimist and cynic just because he happened to be in possession of certain facts about the effect of World Fairs on civic prosperity and was indiscreet enough to impart them when requested to do so.

"THE Manager of a British Company," writing in the Montreal Herald, accuses **TORONTO SATURDAY NIGHT** of being unfair in its criticism; that the quoted specimens of objectionable variations in "Insurance That Does Not Insure" are by no means the rule. For instance, he states that this most objectionable clause limiting the loss of horses to \$60 per head and other live stock to \$20 per head was only incorporated in the policies of companies which make a specialty of farm insurance.

As a matter of fact the policy quoted was not that of a farmers' mutual company, nor from the policy of a company which specializes in farm business, but from the policy of a presumably first-class company doing a general insurance business in the Province of Ontario.

The "British Manager" further states that farm insurance is so undesirable that the companies purposely make it unattractive to the customer, thereby incorporating clauses of the character already referred to. This strikes one as a strange excuse for hiding away such a clause amidst a mass of fine print where not one man in a hundred who insures would ever find it—until he chances to burn down. Why not reject this class of insurance altogether if it is undesirable, or else place such a "variation" in prominent type on the face of the policy? This, I think, would effectively put a stop to this "undesirable insurance," and at the same time it would act as a danger signal to the man who wishes to insure.

The "British Manager" further states: "That the clause which reads that the assured shall not be entitled to collect from the company more than two-thirds of the actual cash value of any building, does not apply to town insurance but to farm property." This statement, according to the evidence of the policies before us, is also incorrect. This two-thirds clause is found on the policies of a great many companies writing a large volume of general business, and some of them limit the payment not only to two-thirds the value on any building, but to two-thirds the value of any personal property also, and clauses incorporating both these limits will be found on the policy of one of the companies doing one of the largest lines of general business in Canada.

At the moment I have before me a letter from the Montreal agency of a prominent fire insurance company which reads partly as follows: "In reply we beg to say most emphatically that we have no intention of admitting liability under this policy, because as pointed out before, the building was vacant at the time of the fire, and no vacancy permit was asked for nor granted by the company to the assured."

In red ink at the bottom of a policy covering household furniture, said policy having been issued on August 13, 1910, I find in the smallest type that ever came out of a foundry the following:

"This policy will not cover vacant or unoccupied buildings (unless insured as such) and if premises insured shall become vacant or unoccupied . . . this policy shall cease and be void, unless the company shall by endorsement on the policy allow the insurance to be continued."

The policy just quoted, it might be mentioned, is from the office of one of the oldest and most responsible British fire insurance companies in the world. We will presume for a moment that the owner of this policy concludes to visit Chicago for a few days accompanied by his wife; leaving the servant girl to keep house. Now, this servant girl, in the absence of her mistress, takes a few days off (unknown to the owner of the house) and wends her way to another part of the city, locking up the residence.

In the interval the residence burns and the contents are destroyed. Where does the owner stand? According to the policy he is powerless to collect—provided, of course, that such an addition to conditions will stand in law.

Any fair minded person will admit, I think, that the supposition is by no means absurd or abnormal. Servant girls have before now concluded to take a short vacation in the absence of the mistress, and fires, like lightning and colds, come at most unexpected times.

Then, again, how many homes are closed up for a month or more during the summer, and how many policyholders, never having read this volume of small print on the backs of their policies, are aware that they must obtain permission to vacate their houses in order that the insurance thereon remain in force?

In some companies the holder is given thirty days' grace; in other words, the house may be vacant for that period without nullifying the insurance, but on the other hand many companies utilize the clause as quoted above.

It is easily within the truth to state that not twenty-five per cent. of policyholders ever bother notifying an insurance company upon vacating their homes temporarily, which means that a large percentage are in danger of losing their all, while the remainder of the careless ones take a chance should they overstay the thirty day clause.

The insurance manager will explain that the clause is not meant for you, but for the other fellow whose house is vacant month in and month out. This explanation is most satisfactory until a fire occurs, and then perchance you may receive a letter on the lines of that quoted above. Surely it would not be asking too much of the insur-

ance companies to oblige them to incorporate this clause—provided the same is a just and equitable one—on the face of the policy; having the same printed in large, bold type, in place of its being hidden away among one hundred and twenty-one lines of the smallest of small type, as is the case in the policy quoted above. This change could be accomplished by an amendment to the present insurance laws.

The writer is fully aware that fire insurance companies must safeguard themselves against incendiarism and other abuses. There comes a time in many people's lives when they will, if feasible, set fire to their places of business or residences for the purpose of collecting a specific amount of ready cash. There are others who will, if allowed, take unfair advantage of the insurance companies in the adjustment of losses. From such classes the fire insurance companies must be protected. On the other hand, it can be safely assumed that the average client on the books of an insurance company is honest, and that he only wants fair treatment.

As a matter of fact, nine companies out of ten will issue to the average citizen of good character a policy devoid of variations, provided the same is demanded of them.

Why not, then, go the whole way and issue such policies to citizens of good character irrespective of whether they make a demand for them or not?

What this country wants and should demand is a clear, comprehensive fire insurance policy, void of technicalities. In other words, a standard policy, without variations. A policy which the average man with average intelligence can decipher and understand.

In other words, the public want a square deal.

WHEN Montreal begins getting good there is no limit to her goodness. It not only shuts the theatres on Sunday, but according to the decree of the Montreal Branch of the Lord's Day Alliance, these doors must not be unlocked to accommodate even a church gathering. The Brotherhood of St. Andrew, which, as everyone knows, is a society affiliated with the Church of England, has been holding in Montreal its seventeenth annual convention. As part of the programme of this convention there was to have been at the Princess Theatre on Sunday last a mass meeting for men; and the speakers included many distinguished churchmen.

However, the Rev. J. Edgar Hill, who presides over the destinies of a Presbyterian congregation in Montreal and who is also president of the Montreal Branch of the Lord's Day Alliance, upon hearing that Bishop Farthing had planned a Sunday meeting in a theatre, called his lordship's attention to the fact that the holding of the announced meeting in the Princess Theatre on Sunday would be a violation of the city by-laws.

Bishop Farthing was naturally surprised that the president of this branch of the Lord's Day Alliance should so interpret the law, and conferred with the Mayor, who informed his lordship that the by-law was not intended to stop religious meetings in theatres on Sunday. Nevertheless, the Bishop, to avoid possible complications, called the theatre meeting off, utilizing instead, at great inconvenience, St. George's Church.

The Rev. Canon Tucker, secretary of the Anglican Church Missionary Society, referred to the incident in the following gentlemanly but all sufficient manner: "You have all heard of the Lord's Day Alliance, I dare say, and though the zeal of some of its members may outrun their discretion, that is no reason why we should not support the Alliance."

However, it was probably just as well that Bishop Farthing decided to make the change. The Rev. J. Edgar Hill may have had them all arrested. You can't tell.

NO greater insult can be hurled at a French-Canadian Catholic than to call him a Free Mason; which goes to show that when an institution such as Masonry has been persistently lied about, in season and out, for many years, it is very hard indeed to overtake these falsehoods and readjust the view point.

Many a French-Canadian who should know better,

actually believes that the devil presides in person at Masonic meetings, and that the chief delight of the brotherhood is to trample on the Host, this being, they allege, part of the ceremony of initiation.

Only a short time ago a "dreadful" plot was unearthed in Montreal, said plot, according to some witnesses, having been hatched at a lodge meeting of French-Canadian Masons, which lodge, by the way, houses some of the most reputable citizens of that city. This deep, dark plot was to the effect that a number of priests delegated to attend the Eucharistic Congress were to be led away from the paths of virtue and housed, strangers as they were, in some questionable resorts.

So great a hold did this fairy tale take upon the minds of Montreal's aldermen that they actually began an investigation. Imagine, if you can a lot of sane men, men in control of the affairs of Canada's premier city, taking stock in such a story to the extent of investigating it in solemn conclave. However, it is on a par with the devil presiding at Masonic meetings, and tramping on the Host at initiations.

That so many people should be so supremely ignorant of what Masonry really stands for is surprising, considering that explanations as to what Free Masonry is are readily obtainable by all who wish to investigate.

For instance, at the laying of the corner-stone of the new Masonic temple in Toronto the other day, the Grand Master of the Grand Lodge of Canada spoke partly as follows:

"Freemasonry, as has been well and truly said, is not a religion, but being a system of morality, is a help to religion. It knows no creed, no dogma, and requires but three things as free requisites, a belief in God, a belief in His revealed will and word, and a belief that He will reward virtue and punish vice."

"It is an institution which welcomes to its lodges the Jew and the Gentile, the Christian and the Mohammedan, requiring from each only a just sense of moral rectitude and conscientious obligation. It knows no country and is confined to no race. Its blessings and its benefits are as universal as civilization itself. Within its ranks are to be found men of every class, color and creed, who have been reported to be good men and true, of lawful age, good morals and sound judgment."

A belief in a Supreme Being; a belief that virtue will be rewarded and vice punished; a system of morality.

That sounds to me like a pretty good test of citizenship.

ONE notices with some interest the fact that a number of Liberal politicians and newspapers do not regard Sir James Whitney as a person entitled to express opinions on subjects relating to the future of the British Empire.

For instance, the Ottawa Free Press says, "It should be the duty of the Liberal press of England to make it clear to their readers that when Sir James Whitney talks upon matters affecting the relations between the Dominion and the Mother Country, he is speaking as a private citizen and not in a representative capacity." On the contrary, it appears to be the duty of the Canadian press to make it clear who Sir James Whitney is.

In the first place, he is Prime Minister of Ontario. But, then, many will argue, what does the province of Ontario count for anyway? What say has it in the councils of the Dominion? The province of Ontario is bounded by the waters of Lakes Ontario, Erie, Huron, and Superior, and also by those of Hudson's Bay. These, of course, only touch on a part of its domain. Within its boundaries are the great waterways known as the St. Lawrence, the Ottawa and the Rainy Rivers. Along its southern front are the States of New York, Pennsylvania, Ohio, Michigan, Wisconsin and Minnesota. One rather thinks that a slangy visitor from across the line would be willing to agree that "Ontario is some province all right." Ontario might be picturesquely described as "the Country of the Great Lakes." Now, the ruler of this country of the Great Lakes in the nearest sense of the title that we know in Ontario is this "private citizen," Sir James Whitney. At the last general elections in the province of Ontario he obtained the greatest majority, speaking within a con-



A DIRTY TRADE.
Gutter Press: "Here you are, gentles! Chuck us a few more coppers an' I'll roll in it!"—Punch.

sideration for ratios, accorded a man in any part of the world since Parliamentary institutions were established. He received eighty per cent. of the recorded electoral vote of Ontario—a province in which manhood suffrage prevails. No such personal endorsement was ever given to another man in the history of British Parliamentary institutions. Consequently, one thinks that Sir James Whitney, having formulated certain views on trade questions, is entitled to express them. It is rather a new experience to find a politician in Canada with courage enough to utter definite opinions. The Ottawa Free Press says that Sir James surely does not expect the people of England to accept him as a self-constituted authority on matters Imperial, as a man who knows how to settle the problems of Empire better than an Asquith, a Laurier, a Ward, a Fisher, or a Botha.

Canadians have yet to discover that Asquith is interested in Imperial questions or that he has much more concern about Canada than has a householder about a stray cat in the wood-shed. With regard to Laurier, it may be said that he advisedly says nothing and that nobody knows his real views on the trade questions dealt with by Sir James Whitney. "A Ward" is mentioned. Who is Ward? Probably the Prime Minister of New Zealand (a pastoral community with less than a million population) is meant. It would be absurd to argue that he is a more important political figure than Sir James Whitney. Then we have a "Fisher." Is it Sir John Fisher who invented the armored train, or dear placid Sydney Fisher who thinks that peaches have stems that is meant? And, finally, "a Botha." All we know about Botha is that he is a good soldier with brains enough to accept the inevitable after a defeat, but one of those iron-hardy persons who twelve years ago had so little knowledge of world politics that he imagined that the South African republics could permanently hold out against the might of the British Empire. The newspaper men who would belittle their own countrymen by attempting to sneer down Sir James Whitney as the inferior of the men quoted, have very little pride in their own land and the leaders it chooses.

The Colonial

Journalistic Fustiana.

To the Editor, Saturday Night:
Dear Sir,—An old "college chum" in the East has just sent me a back number of your valuable paper—date August 13—containing a very interesting sketch of old times in the Parliamentary Press Gallery at Ottawa by "P. O. D." in which, describing the playful gambols of the scribes with gloves on, the following assertion is made:

"In fact, there was one by name of R. L. Richardson, of the Winnipeg Tribune, whom Sir Richard Cartwright put down and out with one mighty wallop in one of these improvised milis."
Like Poot-Bah, I have always had the most profound sympathy with the reporter in his hankering after "corroborative detail," and a desire to impart an "air of verisimilitude to an otherwise bald and unadorned narrative" (or words of that effect), but in these degenerate days when a ring contest between Jeffries and Johnson altogether overshadows in public interest and importance the "trade issue" in Canada, or the nebular hypothesis in the world, a poor struggling Western journalist, who in his more youthful days had the temerity to enter the ring within the precincts of the Press Gallery of the House of Commons, must look to his laurels. I am quite prepared to admit that my confessor of the office and peaceable Eastern press may fail to understand and appreciate my feelings in connection with the liberties which "P. O. D." has taken with me in the quoted paragraph; they will perhaps find difficulty in understanding the spirit which the breezy combative West has called into being within my breast during a residence here of nearly thirty years, but they may nevertheless forgive me recording an emphatic denial of the incident so categorically related. I think perhaps I could have successfully suppressed the feelings of the "brute" (to borrow a word from Sir Richard's ample and picturesque vocabulary), but a long journalistic experience has called into existence (as it always does with any newspaper man) a devotion to accuracy; so that I have the additional incentive of keeping the record straight, as a reason for bursting into print, recording a formal, categorical, and indignant denial of the statement that Sir Richard had "walloped" me, and characterizing "P. O. D." as a base calumniator, prevaricator, romancer, and fairy-tale writer, in whom the truth does not exist. I think perhaps if instead of Sir Richard, "P. O. D." had charged to suffer in silence the reflection upon the language of the Inn-keeper in Old Heidelberg, "it is too much for one man," who may peradventure still have many battles ahead of him, to suffer the reflection involved in the kind of bravado exemplified in the coward who called John L. Sullivan a liar over the telephone, I hereby authorize your sporting editor to arrange a meeting between Sir Richard and myself at any period sufficiently remote to afford us both an opportunity of going into training. Marquis of Queensberry rules and ten-ounce gloves instead of steel knuckles, are stipulated, the mill to be "pulled off" on Canadian soil, and the gate receipts to go to Sir Richard, who, I understand, is one of the members of the Cabinet for whom a hundred thousand subscription has not so far been raised.

Fraternally,
R. L. RICHARDSON,
Managing Editor, Winnipeg Tribune.
Tribune Building, Winnipeg, Sept. 13th, 1910.

The Editor of SATURDAY NIGHT wishes to offer his most sincere and most inclusive apologies to Mr. Richardson for the error in his ring-record, as given in this paper. In justice to the author of the article, however, he would like to point out that the ring-history of the Press Gallery, as contained in the reminiscences of Fred Cook, Bob McLeod, and such other oldest inhabitants, tells of an encounter between Mr. Richardson—described as a "big, husky, two-handed man"—and the doughty Sir Richard, the encounter terminating with the cataclysmic "wallop" in question. But as these reminiscences are only as other reminiscences, and therefore very prone to err—especially on the side of the picturesque in narrative—the Editor of SATURDAY NIGHT wishes to retract the statement objected to, and to offer his services in arranging a match, if the respective champions feel that they have "come back."



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SEOUL, THE CAPITAL OF KOREA, OR CHO-SEN.

Seoul has a population of 250,000, while the whole country contains about 10,000,000 inhabitants. The language of the people is intermediate between Mongolo-Tartar and Japanese, with a large admixture of Chinese words.



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THE DETHRONED EMPEROR.

Chok Yi, who was born in 1874, began to rule Korea in 1907, and was dethroned in 1910.



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THE CROWN PRINCE YI.

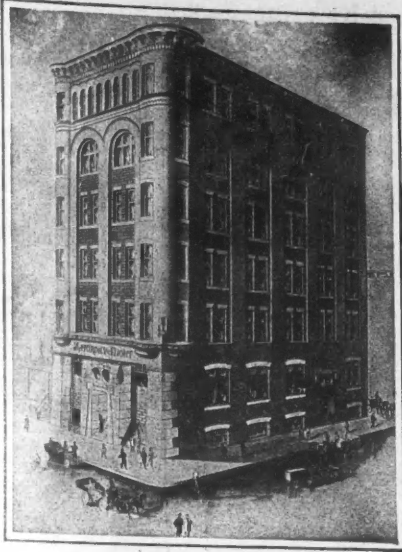
The boy who will never reign in Korea, now that it has become a Japanese province and is to be known as Cho-Sen.



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THE JAPANESE VICEROY.

Viscount Terauchi, the Japanese Resident-General, who succeeds Marquis Ito in control of Korea. His predecessor was assassinated.



TORONTO SATURDAY NIGHT.

SATURDAY NIGHT, LIMITED, Proprietors.

FREDERICK PAUL, Editor.

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! : POINTS ABOUT PEOPLE : !

Mr. Carter a Busy Discoverer.

M R. J. PURVIS (or Perves) Carter, the "English art expert," who is alleged to have discovered in Montreal a portrait of Sir Thomas More from the brush of Albrecht Durer, is given to discoveries of this nature. Last spring he circulated a story that he had discovered portraits of King George III. and Queen Charlotte by Sir Joshua Reynolds at Fredericton, N.B. Commenting on the discovery at the time, the Fredericton Mail said: "Even assuming the statement to be correct, it can hardly be classed as a valuable discovery, for in the hand book of Fredericton, first issued by the Tourist Association some years ago, it is stated that these pictures are the work of that artist. But the matter appears to be open to very considerable doubt notwithstanding all the expert knowledge brought to bear on the matter by Mr. Carter." The paper then published the following extract from "The Lives of the Judges of New Brunswick": "Much speculation has at various times been indulged, as to what artist painted the portraits of King George III. and Queen Charlotte in the Legislative Assembly at Fredericton. The supposition that they are from the brush of Sir Joshua Reynolds must be dismissed as wholly inadmissible. There is no evidence to warrant it, and the circumstances point in another direction. The strong probability is that they were painted by Allan Ramsay, who for years was a great favorite at Court, and principal painter to the King. . . . It is stated that His Majesty invariably presented portraits of himself and the Queen to all his ambassadors and governors of colonies, and that in consequence, Ramsay had a busy time in manufacturing these royal effigies. Ramsay met with a painful and unfortunate accident in the dislocation of his right arm, which seriously interfered with his professional work. Seeking health, he in consequence made a third visit to Rome, leaving to his pupil, Philip Reinagle, an order to complete during his absence 'fifty pairs of Kings and Queens at ten guineas each,' which was afterwards increased to thirty guineas. It took six years to complete this order, and Reinagle's imitation of Ramsay's style was such that the work of the pupil could not be distinguished from that of the master. It is quite evident the portraits at Fredericton are from Ramsay's brush, or from that of Reinagle, with subordinate parts filled in by assistants. The writer has seen the portraits of the King at Oxford, England; in the National Gallery, London; at Halifax, N.S.; and at Fredericton, and the great similarity in treatment is almost conclusive evidence they are by the same artist."

A Punctilious Pioneer of Protection.

N OW that discussions of free trade and protection are in the air an old timer was the other day recalling the name of R. W. Phipps who, in the seventies, was a pioneer of the doctrine of protection, and wrote many pamphlets on the subject. Old files of Grip, the Canadian comic paper conducted by J. W. Bengough, contain many likenesses of him, and he was quite a public figure. He was originally a printer on The Globe, but a man of a very wide range of knowledge. In 1878, when Sir John A. Macdonald adopted the policy of protection, editorial writers who possessed more than a general knowledge of the subject, were even rarer than they are now, and although according to experts the knowledge of Mr. Phipps was not very profound, his was in requisition. The Mail in the seventies became the organ of the protectionist party, and Mr. Phipps was employed to assist the late John Maclean, a genuine authority, and other members of T. C. Pattison's brilliant staff in writing protectionist editorials. Phipps imagined himself the whole works, so to speak. One day he came into the office and saw the late Nicholas Flood Davin, who was then a figure in Toronto newspaperdom, engaged in writing an editorial.

"What are you writing about, Mr. Davin?" he enquired.

"Oh, about protection," said the famous Irishman.

"Pardon me, but do you know anything about the subject?" asked Mr. Phipps politely. The Irishman was roused.

"Why, damn ye!" he said, "and do you suppose I'd be writing about it if I didn't understand it. What's it to you, anyway?"

"Oh, I meant no offence," said the imperturbable Phipps, "but as everything on protection which appears in The Mail is attributed to me, I was anxious that you should do no discredit to my reputation."

After Sir John A. Macdonald came into power in 1878, Mr. Phipps demanded the portfolio of Minister of Finance in the new administration, on the ground that his writings had caused the defeat of the Mackenzie Government. The refusal of the old chieftain to entertain his claims led to an open quarrel which was followed by a break with C. W. Bunting, the editor of The Mail.

For years afterward Mr. Phipps would show intimates a revolver which he kept in a special drawer in his home and say: "This is for Bunting if he ever has courage enough to meet me on the field of honor."

Nevertheless the writing of Mr. Phipps was powerful and effective, and though for years he was as Achilles in his tent, the Conservatives had occasion to seek him out in time of need. Late in 1886 The Mail bolted the Conservative party, leaving Sir John A. Macdonald without newspaper support in the city of Toronto on the eve of the general elections of 1887. Dalton McCarthy, then the most prominent man in the Ontario organization, decided to start a campaign sheet known as The Standard, which should be ostensibly a newspaper, but mainly devoted to well written campaign arguments. Louis P. Kribs was employed as editor and instructed to get hold of all the political newspaper talent he could lay hands upon. Mr. McCarthy was also insistent that the pen of Phipps should be enlisted if it were available. Kribs did not know that gentleman, but a meeting was arranged and a proposition made to him. At first Mr. Phipps was very huffy at the idea that any editor should be placed over his head. Mr. Kribs explained that this was a matter of form, and that he would use him with every consideration. He repeated that he had come to see him at the urgent wish of Dalton McCarthy, who desired that Mr. Phipps should come and talk matters over with him. Mr. Phipps grew haughty. "I think," said he, "that in view of the relative positions which Mr. McCarthy and myself hold in the eyes of the country, Mr. McCarthy should come and see me. I cannot go to him." He gained his point, for Mr. McCarthy did go to see him, and he consented to write for The Standard.

This Visitor Was Disgusted.

T HE following incident occurred recently at one of those ports on the St. Lawrence River which are close to the American frontier. A United States citizen had landed and was strolling about the streets, very evidently in a truculent mood. He encountered a Canadian Customs officer in uniform and asked who owned a yacht which was at anchor in the river. "Oh, that yacht belongs to the Hon. Mr. So-and-so," said the officer, naming a prominent Canadian politician.

"Yah, I thought so," said the American, "some millionaire or political thief, I suppose."

The Customs officer has the reputation of being a peaceable man, but the manner of the visitor ruffled him. Grasping him by the shoulder, he said: "Look here, my man, Canadian political representatives are not to be spoken of in that way in my presence." He gave him a shake and let him go. The American, looking for vengeance, sought out the customs official's superior officer and made a complaint, which was politely taken down.

"What will they likely do to him?" he enquired after all the facts were in writing.

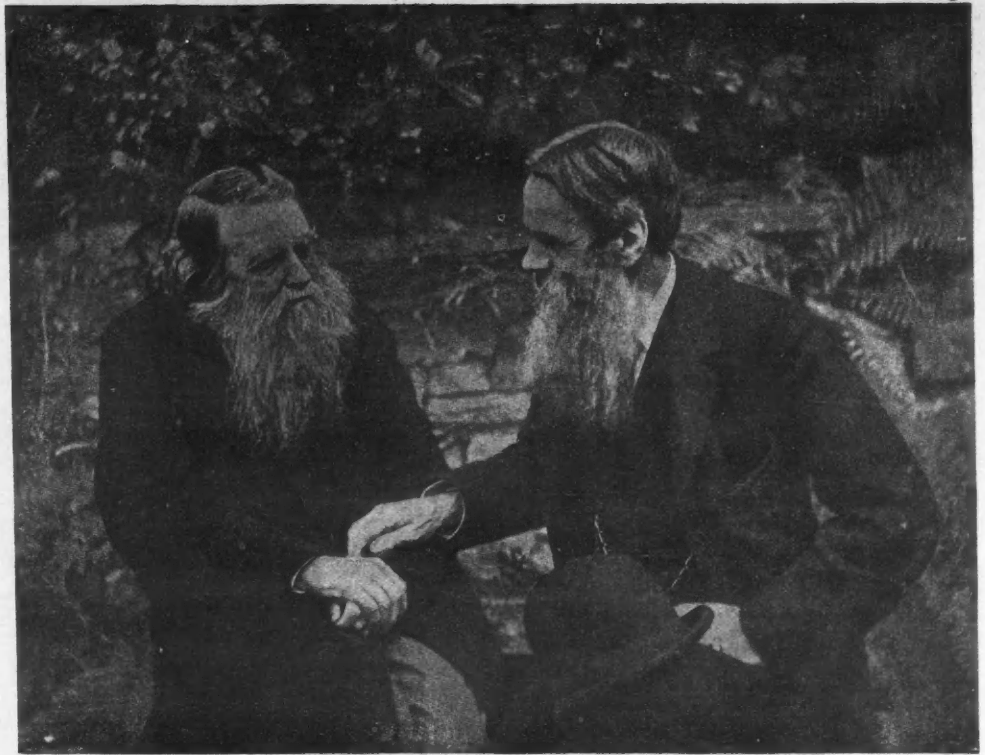
"Oh, I don't know," said His Majesty's representative. "Probably they'll raise his salary."

"Well, this is a hell of a country," said the American as he took his departure.

A Boxer Who Came Back.

S INCE the institutional church became popular in Toronto, there has been a great growth in the number of teams and athletic organizations bearing the names of saints, and in almost every part of the city gymnasiums may be found, especially connected with the Anglican and Roman Catholic Churches. A story is told by a member of the latter church who has been accustomed to add to his physical fitness by boxing for a few hours each evening.

One night he grew tired of the exercise and called a halt. His sparring partner was waiting impatiently to renew hostilities, but he was not anxious to do so, and while they waited a priest offered to see how much he remembered of the manly art of self-defence, which he had known in his youth. Now, it happened that the sparring partner was an excellent boxer, but he did not know how often it would be respectful to land on his reverend opponent. He started in to protect himself, and did not assume the aggressive. It did not take the other man long to discover that he could be reckless, and he went after



Copyright, 1910. Published by special arrangement with The Sphere, London. The late Holman Hunt talking with John Ruskin in the garden of Coniston, the latter's home. Holman Hunt is seated at the right.

the sparring partner in great style. He hit home so often that he managed to ruffle the other man's temper, and at last the sparring partner paused. He took one good look at his opponent and said, "Look out, father, I'm coming."

A minute later the father understood what the announcement meant. He made one ineffectual effort to protect himself, and then to the amusement of the gathered athletes he measured his full length on his back.

Jap Orator also a Canoeist.

K IYO SUE INUI, a brilliant young Japanese, will shortly spend a few weeks in Ontario. He won fame six years ago as a boy orator at the St. Louis Exposition, and since his return to America, has been lecturing on the brotherhood of man. This summer he made what he calls a "cosmopolitan" canoe trip down the Mississippi River from the head waters in the State of Minnesota to New Orleans. Inui left Lake Itasca, May 20, in company with an Ojibway Indian, who made the 560-mile trip with him to St. Paul, where they parted. An Englishman accompanied Inui to Clinton, Ia. There he met a Spaniard, who is a student at the University of Illinois. The latter accompanied Inui to Quincy, Ill., where he left to return to school at Urbana. The canoe trip was made by easy stages, camping when convenient and stopping at towns along the river. Inui says he averaged about six hours' travel a day, paddling something like six to eight miles an hour.

Garibaldi as a Canadian.

T HAT Garibaldi was a Canadian was the strange claim set up fifty years ago by a Montreal newspaper of the period known as L'Ordre. The story was that in 1812, an Iroquois chief named Garrabaldeh (meaning "mighty in war") came from Western New York to Lower Canada. He died in 1820, leaving a son named Joseph, whose name was known as Garibaldi. He was taken charge of by a priest who took him with him to Italy and educated him there. There, in accordance with the language of the country, he was known as Guiseppe instead of Joseph, and was taught to write his surname Garibaldi. It was claimed by the newspaper already quoted that Garibaldi, at this time half a century ago, corresponded regularly with his uncle, one Francis Garibaldi, of Sorel. Strange as it may appear, in view of the apparently well established fact of the Italian general having been a native of Nice, and born of respectable and well-known parents, the claim of L'Ordre was taken quite seriously by some people of the period in question, who were perhaps not averse to believing in the Iroquois origin of the general.

A Dishonorable Practice.

T HOSE men who occupy the office of a Christian minister cannot afford to be anything but strictly honorable in all their dealings with all people, writes C. H. Wetherbe in the Canadian Baptist. For no kind of a consideration should they take undue advantage of those who come under their power. The people of the world

The Poet MacLachlan.

A LEXANDER MACLACHLAN was a Canadian poet, whose writings were attracting much admiration fifty years ago. He was born in Scotland in 1820, and though without any advantages of rank and fortune, and apprenticed to a tailor, he was a voracious reader, and soon familiarized himself with the works of the principal British authors. Several of his poems appeared in volumes published by him in 1856 and following years. He contributed very materially to the establishment of a national literature in Canada. His chief aim as a poet was to be considered the exponent of the views of the working classes of the country. In this effort, it has been claimed that he stands shoulder to shoulder with such men as Burns and Miller, while a proof of the excellence and popularity of his verse is to be found in the fact that he was the winner of the prize offered by the Glasgow Workman for a national song for the Scot.

On the front of the house in which Professor Goldwin Smith was born, in Reading, an identification stone has been placed, which was recently unveiled. The house is No. 15 Friar street, not far from the Town Hall and St. Lawrence's church. The tablet bears the following words: "This house was the birthplace of Professor Goldwin Smith, D.C.L. Born Aug. 20, 1824. Died at Toronto, June 7, 1910."

A Word to Commander Roper.

(Mr. F. D. Monk has stated his intention of bringing the subject matter of Commander Roper's address on the navy and its critics to the attention of Parliament.)

I PRITHEE Brother Roper, to lend an ear to me, You may be very clever when on the bounding sea, But when on terra firma you must mind what you're about, Or Mister Monk will catch you if you don't watch out.

He's always ready waiting for gentlemen like you Who poke a prying finger in his one and only stew, In speaking of our navy you must not rise and shout For Mister Monk will get you if you don't watch out.

When next you are invited to say a word or so Of Bristols and of Rainbows, be careful how you go, On motives of the critics don't cast a shade of doubt Or Mister Monk will catch you if you don't watch out.

So now, when you are tempted to hit back with a vim, Just think of Lord Dundonald, and what occurred to him, For really, Brother Roper, you must mind what you're about, Or Mister Monk will catch you if you don't watch out.

—Sydney Roe.



THE QUEEN'S OWN RIFLES AT ALDERSHOT.

This is a reproduction of a picture post card which has been circulated by tens of thousands in England. It is apparent by an inspection of the soldier on the right that his favorite journal is Toronto Saturday Night.

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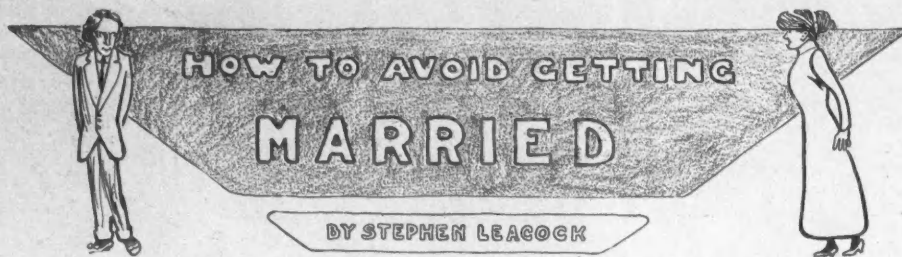
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SOME years ago, when I used to edit a correspondence column, I frequently found in my mail letters from heartbroken young men, asking my advice and sympathy. They were in receipt of marked attention from girls, which they scarcely knew how to deal with.

They did not wish to give pain or to seem indifferent to a love which they felt was as ardent as it was disinterested, but they could not bestow their hands where their hearts had not spoken.

They wrote to me fully and frankly, as one soul to another. I accepted their confidence under the pledge of secrecy, never divulging them beyond the circulation of

thinks there are some we can keep with propriety, and others that a sense of delicacy forbids us to retain. He himself is going to sort out the presents into the two classes. He thinks that as far as he can see the hay is class B.

Meantime I write to you, as I understand that Miss Laura Jean Libby and Miss Beatrice Fairfax are on their vacation, and in any case a friend of mine, who follows their writings closely, tells me that they are always full.

I enclose a dollar, because I do not expect you to give all your valuable time, and your best thought, without returning to you what it is worth.

Yours very gratefully,
Etc., etc.

On receipt of this communication, I wrote back at once a private and confidential letter, which I printed in the next edition of my paper.

MY DEAR, DEAR BOY:

Your letter has touched me. As soon as I opened it, and saw the green and blue tint of the dollar bill which you had so daintily and prettily folded within the pages of your sweet letter, I knew that the note was from someone I could learn to love, if our correspondence were to continue as it had begun. I took the dollar from your letter and kissed it a dozen times. Dear unknown boy, I shall always keep that dollar, no matter how much I may need it, nor how many necessities (yes, absolute necessities of life I may be wanting), I shall always keep that dollar. Do you understand, dear? I shall keep it. I shall not spend it. As far as the use of it goes, it will be just as if you had never spent it. Even if you were to send me another dollar, one that you would wish me to spend, I should still keep the first one, and when I say dollar, darling, I include, of course, an express order, or a postal note, or even stamps. But in this case do not address me in care of this office, for I should not like to think of your pretty little letters lying around where others might handle them.

But here I am chatting about myself, and forgetting that you cannot be interested in a simple, unbusiness-like old fogey like me. Let me talk to you about your letter, and the difficult questions that it raises for all marriageable young men.

In the first place, let me tell you how glad I am that you confide in your father. Whatever happens to you, go at once to your father, put your arms about his neck and have a good cry together. And you are right, too, about presents. That needs a wiser head than my poor perplexed boy. Take them to your father to be sorted, or if you feel that you must not overtax his love, wrap them up and address them in your pretty hand to me.

And now let us talk, dear, as one heart to another. Remember always that if a girl is to have your heart, she must be worthy of you. When you look at your own bright innocent face in the mirror, resolve that you will give your heart to no girl who is not just as innocent as you are, and no brighter than yourself. So that you must first find out how innocent she is. Ask her quietly and frankly—remember, dear, that the days of false modesty are passing away—whether she has ever been in jail. If she has not, and if you have not, then you will know that you are dealing with a sweet, confiding girl, who will make you a life-mate. Then you must ascertain, too, that her mind is worthy of your own. So many men are led astray, to-day, by the merely superficial attractions of a girl who really possesses no mental equipment. Many a man is bitterly disillusioned after marriage to find that his wife cannot solve a quadratic equation, and that he is compelled to spend all his days with a woman who does not know that X squared plus 2 X Y is equal, or, I think nearly equal, to X plus Y squared.

Nor should you neglect the simple domestic qualities in the girl who woos you. Before allowing her to press her suit, ask her if she knows how to press yours. If she can, let her woo, if not, say whca. But I see I am making this letter far too long. Won't you write again, dear boy?

It is true that men have been cruel and malicious in every age, and have always delighted in tormenting the wretched. But before philanthropists arise, at any rate, men were only tortured through a simple feeling of hatred and desire for revenge, and not for the good of their morals.—Anatole France.



"I frequently found in my mail, letters from heart-broken young men."

the newspaper, or giving any hint as to their identity, other than printing their names and addresses and the text of their letter in full. But I may, perhaps, without dishonor, reproduce one of these letters and my answer to it, inasmuch as months and months have elapsed since it was written, and the softening hand of time has woven its roses—how shall I express it?—the mellowing haze of reminiscence has—what I mean is that the young man has gone back to work and is all right again.

Here, then, is the letter. It was written by a young man whose name I must not reveal, but whom I will merely designate as D. F., and whose address I must not divulge, but will simply indicate as Q. St. West.

DEAR MR. LEACOCK:

For some time past I have had to submit to very marked attentions from a young lady. She has been calling at the house almost every evening, has taken me out in her motor, and invited me to concerts, and the theatre. On these latter occasions I have insisted on her taking my father with me, and have tried as far as possible to prevent her from saying anything which would be unfit for father to hear. But my position has become a very difficult one.

I don't think it right to accept her presents when I cannot feel that my heart is her's. Yesterday she sent to my house a beautiful bouquet of American Beauty Roses addressed to me, and a magnificent button of Timothy Hay for father. What can I do?

I do not think it would be right for father to accept all that valuable hay. I have confided fully in father, and we have discussed the question of presents. He



Photograph by Underwood & Underwood, New York.

"A FOOL THERE WAS."

Robert Winthrop Chanler, the unlucky husband of Lina Cavallieri, a fair and fickle prima donna. Mr. Chanler's love for the lady made him blind to his own interests and as a result he settled all his fortune on her and in return was thrown over, after two months of matrimony. Mr. Chanler, it is said, now proposes to support himself by painting pictures and by the \$20 per month allowed him by his generous wife.



Photograph by Underwood & Underwood, New York.

"A RAG, AND A BONE AND A HANK OF HAIR."

Lina Cavallieri (Mrs. Robert Winthrop Chanler), the prima donna with a speckled past who married the grandson of John Jacob Astor; and induced him to settle his fortune on her. She followed the formula of her kind and married him for his money. He set at defiance the formula of his kind and married her in spite of her past. Now she has his money and he has nothing but the remembrance of his folly.

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EMPIRE CITIZENSHIP

An address delivered by the Reverend Father Bernard Vaughan before the Empire Club of Canada, Toronto, on Sept. 15. Mr. Castell Hopkins in the chair.

Mr. Chairman and Friends, Brothers of the Empire:

I am deeply indebted to you, in the first place, for having thought of asking me to address you this evening, and, secondly, I am very deeply touched to find, in spite of many activities, many affairs that are in progress, that you have responded so generously and handsomely to the invitation this evening. I am pleased beyond measure to feel that you will let me talk to you, and I can assure you that what I shall say is from the top of my heart, and that it will be served up hot from the hob.

Let me begin by telling you a little story of something which happened in the Mother Country, in the cloth district of Bradford, Yorkshire, England. Two brothers, a white man and a black man, the fair and the dark, had a cloth business, and a local architect thought it would be well for these gentlemen to build themselves mansions, and for himself to design these Baronial halls. So he said to the fair brother, who was the business man—the active partner—while the dark man was the rich, and rather silent partner: "Now, Mr. Holden, why don't you build yourself a house? It seems to me a man of your position in the city should have a mansion or a house of your own, and not be living in mere chambers." So he agreed to have a house built, which suited the architect, who had an eye to business.

The Architect then went to the other partner and said: "Mr. Holden, your brother is building a house; now you are practically a millionaire, you should have something that would make people look up." The wealthy partner replied, "I don't know so much about that; you can only be in one room at a time and sleep in one bed at a time; what is the use of having a lot of rooms you don't want and have to pay rent for?" "But," the Architect said, "there is another aspect—people expect this sort of thing." "Well, we will just go round and see," said the partner. The Architect replied, "Your brother has built a house." "Well," rejoined the rich partner, "if my brother has built a house I will build a mansion." The next thing was to get a suitable location on which to erect the building. "This is the spot for a fine, classical building," said the Architect. "I don't know about that," replied the partner, "I won't have it here." "But, look at the aspect!" said the architect. "I am not caring about aspect," the partner replied, "I am not paying for aspect. My father never dealt in aspects."

Now, gentlemen, there are several aspects in connection with this Empire Club, which I like, but, first of all, let me remind you of what a fine thing it is to have such a club. You know it is by a club or an association that a man begins to realize himself. It is only when we associate with one another that we begin to understand ourselves, our shortcomings, our failures, and by association we get a finer education than is given us in the school-room, sitting on the benches. An education never ceases. It begins in your mother's arms and stops, not till your arms are folded in death. Without association man is stunted in his growth, his intellect is marred, his heart does not sympathize, his will seems to have lost its cunning, and his power and energy have gone. There must be some kind of competition, as we know so well in business; when the margin of profit is fine, there is nothing like a little competition, and so association helps a man. It is because man has formed societies that we have civilization at all; and if we can find in commercial life so much of real worth, if we can find in the realm of science and art so much that is uplifting, so much that broadens our views, that compels us to stretch forth our hands and welcome our fellows; the reason of it, dear friends, is that people have been brought together, they have exchanged their views, they have bartered their talents, and as man and wife, each completes and is completed by the other, so we, by knowing each other, complete each other, while the other helps to complete us.

So association is a fine thing. Of course, there are some who say I don't care for clubs, and prefer the association of home and family. That is all very well, but we need the association of other men, and to exchange our views with them. It is the living force which vitalizes us, and I feel to-night, in speaking to you, an energy such as I do not experience when I am with that very uninteresting person—myself. We want something more in this world, something of the fighting stuff, something that means not merely defence, but something of the aggressive. If we have some truth to tell, some great problem, some clear principle to enunciate, let us show this to the world. I am sure you feel how much you are indebted for the higher education of your minds and hearts, as well as your wills, by association with this vigorous, enterprising and energetic Empire Club.

Men may associate for all sorts of reasons. Some collect postage stamps, and I have found from experience that many on this side of the ocean are collecting autographs! Whatever we associate for, the higher the association the greater its force—its vital force upon our whole being, our mental outlook, on these three vast forces of mind, heart and will—that "Triple alliance" that cannot be easily broken when there are channels connecting and feeding the heart, mind and will.

Now, gentlemen, you all realize that the main object of this association is to promote the welfare and well-being, not of one part, but of all parts of the whole living organism of our Empire. You want to promote its highest interests; you want, no matter where you go, to see that the British Flag is flying top-mast high everywhere, and in a clean, crisp, sunny atmosphere. I feel you are all pressing around the flag in silence, as strong men of the strong Dominion, and with your help the flag shall rise before every breeze, and shall always remain flying top-mast high. It is a great source of comfort, consolation and encouragement to any man living in the Motherland to come out here and see such kind, vigorous action, such enterprise, such fine business qualities, such strong manhood, such a sense of beauty, such high, uplifting ideals, as I have discovered in this Empire Club.

We want the British Empire to hold her own, as our representative poet puts it in a line of one of his poems, and it thrills my very soul, as the words ring out: "Britons, hold your own." Ladies and gentlemen, we want the British Empire always to hold her own, no matter how other nations may come forth showing their strength and development. It is our business in Canada to do our best and not wait to see what others are doing. It is our business, if we can, to set an example to the whole

world, to lift up an object lesson to all nations of the planet. We must have higher aspirations, and we must feel that it is our primary duty to keep our nation, our Empire, from all things that might poison her blood and bring her to decrepitude and decay. Our Empire is not merely the greatest, but the most flourishing Empire that the world has yet seen. If we take it geographically, or politically, or commercially or financially, how she almost appals us by what she is, by what she owns! But let us never forget the story of the Empires of the past; let us not forget Phoenicia, or Carthage, or Athens, or Rome; Athens with her power over the mind, Rome with her supremacy over man's will. Let us not forget that the Mediterranean was but a lake around the thrones of the Caesars.

I know of a man, a Canon, who had preached a most elaborate sermon, and who asked a distinguished lady of the congregation what it was that most attracted her, what passage pleased her the best. She said: "Now, Canon, you won't be angry with me, but I think on the whole the passage from the pulpit to the vestry was by far the finest." A man is not just what he says he is, a man is what he is, and we must never forget that our Empire is to be what its individuals are: that the future greatness of the British Empire will depend upon the members of the different parts and the strength of her citizens.

There is only one thing that can live in this world and that is fearless character—character, by which I mean life dominated by lofty and holy principles. Nothing else can stand the wear and tear to which a man is exposed in the fever, fret and fire of to-day's work-a-day life. And I am sure you will agree with me when I say it matters very little whether we agree with a man, whether we like or dislike what he says. We have to find out whether he has spoken straight, whether he is straight, whether he goes straight, whether he writes straight, and whether his life is straight. If it is, hear him, though you do not agree with him. We must say this, he is a man and we need that man in our Empire because his life is straight. Gentlemen, I am sure that you and I have no finer mission in this world than the building of our own individual characters, and we can do nothing better—nothing half so good for our flag and for our throne and for our country, as showing forth a straight, strong, religious character.

Like individuals, then, who are to be judged by their characters, so is our Empire not to be measured by its acreage or by its financial state, but by its character. Let it have character, a character of its own, and let it be an influential, strong and mighty Empire, for God gives strength to those of good character. You have fine examples in this Dominion, so dear to the Motherland, and of which the Mother Country is so intensely proud. Now, it was the ambition of my life to come out and see the Dominion, the one loved by the Mother Country, the one which has shown what children from the Old Land can be and do by patriotism and loyalty and love. Yes, in this granary, in this orchard, in this garden of the Empire, what fine flowers you have, what fine fruit, what fine animals, what a fine country, what fine enterprise, what fine commerce you have built up! But they pale into insignificance with the youths you have grown, with the manhood you have built up, of which the Mother Country is proud. We all know the character of Sir Wilfrid Laurier, Sir Charles Fitzpatrick, Sir Thomas Shaughnessy, Robert Laird Borden, and last, but not least, Sir James Whitney; all statesmen, men of honour, prudence and integrity, men with nothing local, nothing merely parochial or provincial in them, but with ambition extending to the height and depth and breadth and width of our world-wide Empire.

I think nothing so fine an educator as an Empire Club, because it takes all smallness and pettiness out of us; it expands our views, it uplifts our minds, it improves our wills, it helps our hearts to sympathize; the heart of the Empire is pulsating and beating through its organism. Ladies and gentlemen, I say to you, so live your lives, so act together, be so clean in the discharge of business, be so ambitious for good, so strong and determined to uplift all you come in contact with that our Empire may be able to hold her own before all the world. You know that there are dangers, you know that our sympathies must go forth and express themselves in real service; service which will express itself in its highest ambition—sacrifice. We have all of us yet much to learn so as to train and educate ourselves to help our Empire to do her duty. Let us not forget that it is the individual who is the foundation of family life, and the family life is the foundation of the nation's life. You and I should make it our first business to make the best of ourselves—if our talents are 2 make them 4, if 3, make them 6, if 5 turn out 10, if one, bury it not in a napkin, but lift it up and let the world see single-handed, with one talent, what you can do; you can show at least on what side you are, and, remember, if you see others slipping in the mud, when you see others going under, losing their opportunities, when you look and see their pathway of life littered with lost opportunities and broken vows, when you see others going wrong, pity them; never say, that would never have been done by me, but instead, say, by God's grace I must try and not let that happen to me. Any blooming idiot can be vicious, but it takes a Hero to be good.

I heard once of a great philosopher called Josh Billings, who said one good thing between the covers of his book. "When once you get on the inclined plane, everything is greased for the occasion." It is easy work going down, but a very difficult thing to clamber up again; so keep on the broad platform of high principles and set a determined countenance against anything that is going to poison the wells of the nation. Beware of Racial Suicide! Men say things to-day that we would have been astonished a generation ago to hear about. We are told, to start with, that there is no such thing as sin, that there is no more harm in a man not reaching some moral standard of excellence than there is blame attached to him for not reaching some physical standard. If these principles are to be held up the microbe of disintegration will soon eat its way into the heart of the Empire. When man and woman join hands at God's Altar and pledge their troth to be loyal till death do them part, they must live up to the duties of their sacred, sublime nature. The sacramental state of life for man and woman is not to unite before God to do God's work,

(Concluded on page 13.)

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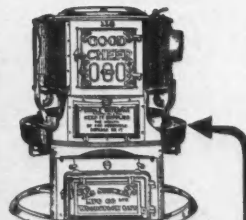
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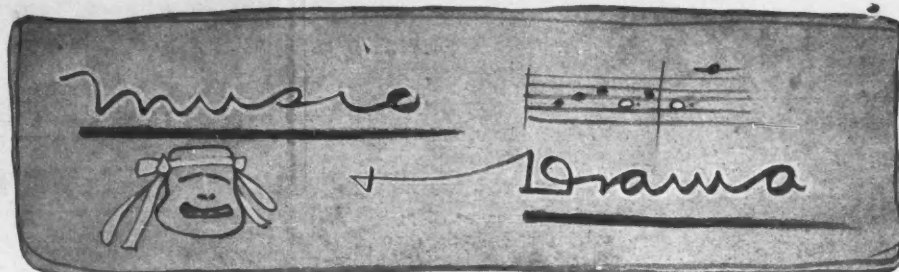
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"O H Gawd! It seems like You never done let things end!" sobs the old colored mammy at the end of the most poignant scene in "The Nigger." This is the text of the play, and differently expressed it might be taken as the text of all great tragic dramas since the days of Sophocles. It is, in fact, the key note of the Greek tragedies just as it is of Ibsen's "Ghosts" and of his "Rosmersholm." In such works, Nemesis is the great invisible, yet ever active figure and it is Nemesis that gives force to this amazingly gripping play from the pen of Mr. Edwin Sheldon.

A year ago Mr. Sheldon astonished playgoers by the emotional appeal and sincerity of his "Salvation Nell." Structurally, this was but a sketch—a prolonged and extremely vivid sketch it is true—of New York slum conditions. It was also a demonstration of the illuminating force of religion. "The Nigger" is an immense advance on this piece both in a theatrical and an intellectual sense. In fact, the United States has hitherto developed no playwright with such a gift of getting to the heart of things, with so sure a grip on emotion and motives as Mr. Sheldon proves himself to be in his work. Structurally, it is far from perfect, but throughout, the intensity and power of the play keeps the auditor stimulated in a most extraordinary way. Mr. Sheldon has packed more solid food for reflection into this one drama than the average mature playwright puts into half a dozen plays. In choosing the race problem as it exists in the Southern states for his theme he valiantly chose the largest and most tragic question that exists on this continent. And having tackled the subject he went at it without flinches. He shows the black in all his degradation, yet, before the play closes, he enunciates the gospel of hope. He thrills and harrows his audience in the first act as no writer of sensational melodramas ever succeeded in thrilling the experienced playgoer with a graphic and perfectly truthful picture of a grovelling black wretch who, crazed with gin, has committed the "usual crime." And more appalling, yet equally convincing is his picture of the torture that the white patrician governor of the state, who is the protagonist of this drama, undergoes when he learns that he, too, is of kin with the blacks. Nothing more heartrending than the tragic tale of the quadroon girl, who was his grandmother, as revealed in the second act, could be imagined. And this story is elicited with a theatrical artifice—a knowledge of stage values—worthy of Sardou, or his successor, Bernstein. In a structural sense the second act is faulty, because it is too long. It should be divided into two parts if only because the audience needs a breathing spell after the intense situations of its first half.

One noted, also, a youthful crudity of touch in the outbreak of supposedly elementary passions on the part of the leading character which concludes the act. There was a similar episode in "Salvation Nell," which was effective enough in a theatrical way, but which strained probabilities. One is of the opinion that the blow to his future which the Governor has received would have so stunning an effect as to deaden all sexual impulses.

Having told his tragic story Mr. Sheldon proceeds to set forth its social-logical meanings in a discursive but (to me) very interesting third act. No doubt there are many who will hold that this act is talky and consequently, bad art. It seems to me that the issues presented in the first and second acts are so important that they require elucidation and discussion. If the dramatist set a way out of the slough of despond into which he has cast his characters, it is his duty to point to it. It is in this act that what might be termed the Fate motif is most clearly enunciated, and it also throws the whole story into perspective. Therefore, I think it a good and necessary act, though it is marred by crudities of stage management and a seeming infirmity of touch on the part of the dramatist as though he had become exhausted. Despite certain imperfections, "The Nigger" makes it quite obvious that Mr. Sheldon is a man of exceptional intellectual grasp and possessed of a genius for the theatre. A man who, as it were, thinks through the drama, and whose individuality finds expression in that way just as naturally as the leaf springs from the bough.

The acting of the piece is, for the most part, of high order. Mr. Guy Bates Post, who plays the leading role is really superb at certain moments. He has the gift, which very few actors possess, of suggesting a mental state and changing moods with a poignancy that grips the emotions even though he speaks no word. His acting is such in those intellectual flashes that critics naturally associate with the art of Mrs. Fiske. Mr. J. M. Colville is also remarkably convincing as the selfish and unscrupulous liquor vendor, whose reckless pursuit of his own ends brings about the climax of the drama. Miss Maud Durand, as the colored mammy, has two scenes which would test the technical skill of any actress and rises to the occasion in both. The role of the patrician Southern girl, which Miss Florence Rockwell plays, is somewhat of a lay figure, but the wholesome individuality of Miss Rockwell endows it with charm. There are some crudities in the minor role, but the essential situations are all finely done.

IF Mr. James Forbes, the Canadian dramatist, who writes on American themes had not been obses-

sed with the idea that he had to have a plot for "The Travelling Salesman," his little play would prove excellent entertainment. Up to the point where it becomes obvious that there is a scheme to rob the poor gy-url and that the hero is going to thwart it, the show is fresh and breezy. Thereafter, it becomes dreary and commonplace. The villain does not succeed in the fell designs on the poor gy-rul's family estate. The curtain drops on a marriage engagement and everything happens just as everyone knew it was going to happen so soon as the dramatist let it out that he had a plot to divulge. The really meritorious portion of the play is the first half of it, when Mr. Forbes exploits some genuinely fresh and novel material and does it with the same brisk humor that characterized "The Chorus Lady" when it was merely a vaudeville sketch. The breezy drummer has figured on the stage in the past. In fact he was a familiar type in the days of what was known by the hybrid name, "farce-comedy"; but the old type was a noisy burlesque and not the suave, pleasant and natural figure that Mr. Forbes has created. The Bob Blake, who is the hero of this piece seems like a drummer who could really sell a bill of goods. He drinks, but doesn't get drunk, plays cards but does not dissipate his bank account, "mashes" the village girls, but is not vicious, and altogether gives one the impression that he is a good fellow who, though intellectually a "lobster," will, one day, develop into a prosperous business man. The type is one familiar to everyone who has been about the world a bit. The flirtation with the girl operator in the railroad station which constitutes the first act is natural, genuinely amusing, and all the more pleasant because it does not strain reality. The second act, which shows four commercial travellers stalled in the hotel on Christmas day and beguiling their loneliness with a game of poker, diversified by potatoes of Scotch whisky served from a tea pot, is a slice of life until the aforesaid plot emerges. Altogether, one may credit Mr. Forbes with a good deal of original inspiration but not enough to spread over an entire evening.

The cast of "The Travelling Salesman" is rather uneven. Mr. Mark Smith, in the leading role, is capital. He is naturally and wholesomely droll at all times. Mr. Doan Borup also gives a skilful performance of a sporty fellow-drummer and Mr. Emmet Shackleford is admirable as a middle-aged shoe traveller. A negro character sketch by Mr. George de Vere is also diverting and the venerable actor of villains, Mr. Mark Price, helps along the plot a bit. Miss Dallas Tyler as the milk and water heroine, plays in the saccharine mode of Viola Allen. The dramatist, by the way, could have strengthened his play by creating a girl of more individuality. He has done better with his creation of the breezy old landlady, Mrs. Babbit, who is played by Miss Diana Huneker with a sure comic touch and a genuinely winning manner.

THE possibilities of vaudeville are shown in their highest development in the "Revue" presented by Miss Gertrude Hoffman, at Shea's this week. Miss Hoffman is a dancer who does not allow herself to be limited in any marked degree by the conventions, and in this she holds fealty with Isadore Duncan and Maud Allan. Though primarily known as an imitator, those of her imitations which count for anything relate to the art of dancing. She has none of that genius for suggesting the minute characteristics of dissimilar people which Cecilia Loftus displays. As a dancer, however, she is exquisitely plastic and lithe and in her varied acts she is supported by twelve of the most beautiful girls that the eye has feasted on for many a long day. It would be difficult to imagine anything more charming than the joyous abandon of these nymph-like creatures as they romp to the entrancing strains of the Blue Danube waltz.

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achievements as a comedienne, is an event of rare interest, because this will go down in the annals of the theatre as the most famous interpretation of an immortal character. Mrs. Fiske is also gratifying her own ambition and stimulating those who take an intelligent interest in the theatre by producing one of the earliest of Ibsen's great series of modern social-dramas, "The Pillars of Society." With two such artists as Mrs. Fiske and Mr. Forbes Robertson here in a single week, Toronto theatre-goers are faring rather well.

Hector Chasnovich

Music Notes

ONE of the busiest places in town just now is the office of the Toronto Symphony Orchestra, where those in charge are being besieged by inquiries with regard to their concert at Massey Hall, on Thursday evening, Oct. 6. Madame Johanna Gadske, the celebrated contralto, will be the soloist and as it is probable that the great prima donna will, hereafter, devote most of her time to opera, her appearance here is a privilege that is unlikely to be afforded the concert-going public for some years. Madame Gadske has been scoring very heavily in Wagnerian roles during the past season and she has chosen for her principal number the famous "Liebestod" from "Tristan Isolde."

Mr. W. E. Fairclough, organist of All Saint's Church, has returned to town from Muskoka and resumed teaching at the Toronto College of Music and at his studio in the Nordheimer building.

Mr. Robert Pigott has returned from a summer stay in Halifax, where he has been teaching. He will resume his work here as a teacher of music and speaking. Mr. Pigott has been making a tour of the universities for the purpose of studying their methods of voice culture in speaking.

Mr. Manley K. Sherris, the well-known Toronto baritone, is leaving Toronto shortly to enter the musical profession in Chicago. As choirmaster at Carlton Street Methodist church and as soloist, not only at this church,



MADAME GADSKI.
The famous prima donna who will sing with the Toronto Symphony Orchestra at Massey Hall on October 6.

does not end unhappily. With its various groups of widely differentiated characters and its multiplicity of incidents, "Vanity Fair" has always been held to be full of material for drama. It has been said that there are a dozen plays in the novel. Many have been made, but none, other than Mrs. Fiske's version by Langdon Mitchell, scored considerable success. In the production of "Pillars of Society," new phases of Mrs. Fiske's natural genius and technical equipment will be set forth. In the words of William Archer, "The plot is extraordinarily ingenious and deftly placed together. Several of the scenes are extremely effective from a theatrical point of view, and in many individual touches we may recognize the incomparable master hand." "Pillars of Society" was written in 1877, and up to the year 1900 had already a record of over twelve hundred performances in Europe, thereby proving the most popular of all of his plays abroad.

Mrs. Fiske's company includes Holbrook Blinn, Henry Stephenson, Edward Mackay, Sheldon Lewis, Harold Russell, Robert V. Ferguson, Wilfred Buckland, Alice John, Merle Madern, Florine Arnold and Veda McEvers.

MR. FORBES-ROBERTSON, whose reappearance at the Royal Alexandra Theatre next week, in "The Passing of the Third Floor Back," is awaited with pleasurable anticipations, has some interesting reminiscences of the late Madame Modjeska, whose leading man he was more than a quarter of a century ago.

"After her first success in London," says he, "she was petitioned by some undergraduates at Oxford with F. R. Benson at their head, begging her to play Juliet—a suggestion which appealed to and at the same time touched her very much, as she told me she considered it a great compliment that they did not think her too old for the part, as she was not then young (though a woman without any age) and had a very broken accent. However, she made a great triumph in the part."

"Modjeska was my first Juliet and the greatest I have ever known: with what beauty, pathos and tragic power she invested that difficult role, of which it has been truly said that it needs the appearance of a girl and the experience of a woman. After its success at the Court, Wilson Barrett persuaded her to play at the old Princess Theatre, he appearing as Mercutio and I still as Romeo."



LAURA LYMAN.
With "The Girl from Rector's," at the Princess Theatre the first three nights of next week.

but at St. James Square Presbyterian church and the First Church of Christ Scientist, he won golden opinions and he, also, has been a popular concert artist throughout Canada.

Miss Constance Martin, A.T.C.M., who played with the Toronto Symphony Orchestra at the Conservatory just above the corner of Bloor and Commencement last May, and who has been teaching for some time in the northern part of the city, has opened a very pleasant piano studio in the North Apartments, 755 Yonge street, just above the corner of Bloor and Yonge streets.

THE THEATRES

MRS. FISKE will be seen in what has generally been considered the greatest role of her career, and also in the latest addition to her repertoire of Ibsen plays at the Princess Theatre, commencing Thursday evening next, Harrison Grey Fiske announcing her appearance on Thursday and Friday evenings and at the Saturday matinee, supported by the Manhattan Company, in "Becky Sharp," the dramatization by Langdon Mitchell, of Thackeray's famous novel, "Vanity Fair," and on Saturday evening in "Pillars of Society," the Ibsen play which, strange as it may seem,

IN Mrs. Fiske's productions of "Becky Sharp" and "Pillars of Society," the important roles of the Marquis of Steyne and Karsten Bernick will be taken by Holbrook Blinn. Mr. Blinn is a Stanford University man, and brings a deal of intelligence into his work. His creation of the regenerated jail-bird, Jim Platt, in "Salvation Nell," placed him in an enviable position, but he had already earned considerable reputation for his remarkable work in "The First Born," "The Cat and the Cherub," "Salome Jane," "Candida," and as Napoleon in "The Duchess of Dantzic." Mr. Blinn is a young man and his schooling with Mrs. Fiske has brought its reward as he will soon join a group of American stars composed of graduates from her company, among whom are John Mason, George Arliss, Tyrone Power and Guy Bates Post. He will play the leading role in a new play by Edward Sheldon, known as "The Boss."

MANAGER SHEA'S show at Shea's Theatre next week is headed by the latest success, Joseph Hart's "The Little Stranger," a story of the race track from the pen of Frank Craven and Geo. V. Hobart. The special features for the week will be Linden Beckwith, late prima donna of the "Midnight Sons," "Our Boys in Blue," America's military

Oriental Rug Exhibition

Mr. L. Babayan, the buyer for this firm, has just returned from Constantinople. He has made a searching inquisition throughout Turkey and Asia Minor for rare and beautiful specimens of Oriental Rugs. The results of his work are now being shown in the form of an

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It will be interesting to rug lovers and those who contemplate refurnishing or recarpeting their homes to see these, and also to note the extremely low prices that are being asked for them.

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sensation, and "The Eight Geisha Girls," direct from the Royal Theatre, Tokio. Other well-known acts included in next week's bill are Chas. and Fanny Van, "The Stage Carpenter's Experience," The Chadwick Trio, Burnham & Greenwood, La Maze Bennett and La Maze, and the Kinetograph.

"THE Girl from Rector's," by Paul M. Potter, who was also responsible for "Trilby" and many other celebrated stage successes, will be presented at the Princess Theatre for the first three nights of next week.

The story of "The Girl" is that of a young society woman of Battle Creek, Michigan, who is interested in every charity there. For recreation, however, she comes to New York and through occasional visits to Rector's earns the title. When she returns suddenly to her home she finds many of her metropolitan friends there, and entanglements ensue which are not explained until just before the fall of the curtain on the last act.

Mr. George Fawcett will appear in his famous creation of "The Great John Ganton," at the Royal Alexandra Theatre during the week of October 3rd.

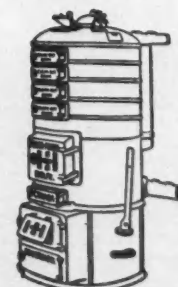
One of the popular attractions at the Gayety Theatre last season was the "Golden Crook Extravaganza Company." It is booked there for next week, and is said to have more entertaining features than on its previous visit, the most prominent feature being the great Parisian novelty, "The Ballet of Nature," a terpsichorean conceit in which twenty-four very beautiful women appear.

Miss Virginia Young, of Toronto, has joined C. P. Walker's Shakespearean company which tours the West. She will play Olivia in "Twelfth Night."

"But the madness of it, Marie—a few ships against Britain's fleet!" "Yet little Greece could whip the nations—and my father is King of the islands."

—Marie in "The Mac's of '87."

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Mme. Gadske, Assisting Artist.



The Mantel and the Fire-place.

A BEAUTIFUL fireplace is often marred by an unfortunate mantel treatment. A crowded, poorly arranged mantel can do more toward spoiling the harmony of a room than any other one feature. Many successful interiors have received their finishing stroke, not touch, by the miscellaneous array of vases and photographs which find a convenient resting-place over the fireplace. New chimney-pieces are sometimes designed without a shelf, but many of the older type are still in existence, and the decorator is confronted with the problem as to how it

Louis XV. and Louis XVI. styles it is possible to find good reproductions, but often difficult to find the right thing when other periods are under consideration.

The usual living-room, fortunately, is not in French style and the scarcity of correct mantel ornaments is not disturbing. With a colonial mantel, if it be in the formal style of the late eighteenth and early nineteenth centuries, it is not easy to go astray, for the limitations are clearly defined. With the half timbered style of house with its plastered walls, dark woodwork, brick fireplace, and oak furniture there is greater latitude. A safe rule to follow



Garden front, residence of Miller Lash, Lowther avenue, Toronto. A home of Georgian character, expressed in red brick walls with white mortar joints and grey stone trimmings. Sprout & Rolph, Architects.

should be treated. Most mantels are not treated. The decorative scheme just happens.

In many houses the shelf over the fireplace is a convenient receptacle for pictures too small to be hung, for bric-a-brac too trifling to be placed against the walls, for vases not imposing enough for tables, for clocks that do not go. This is discouraging to the architect, disheartening to those who take interior decoration seriously, and amusing to those whose sense of the humorous is overdeveloped. Better a shelf devoid of even a candlestick than an overcrowded one. There is something confusing in a multiplicity of small things, a sense of restlessness which in time becomes very wearying. Possibly only the highly sensitive are conscious of the real reason, but even those less keenly alive to their surroundings are in time affected by this unrest.

The ancient law regarding mantel-pieces decreed a garniture which included a clock, two candlesticks, and sometimes a pair of vases. This is decidedly formal, but far in advance of a too informal scheme. A time-piece out of order is the most useless article in existence, and unless rare enough or beautiful enough to be interesting has no particular place anywhere.

During the eighteenth century in France the mantel clock was a work of art. The mantel clock of to-day is exceedingly businesslike. It has lost its decorative quality and has little meaning in a modern room. So little is the mantel clock appreciated to-day that clock-makers who make a specialty of reviving old designs devote their energies to reproducing tall clocks, hanging clocks, and almost every other kind of old timepiece except the mantel variety.

Where period rooms are under consideration it is often difficult to complete the mantel garniture because of the scarcity of the correct centre ornament. In rooms of the

is to choose a few things which carry well, large enough not to need a microscopic inspection, and then to regard the mantel question as settled. Sometimes a big bas-relief looks well over the mantel with one pottery jar holding pine branches, oak boughs, or something equally decorative. This is particularly effective against a brick chimney-breast or against rough plaster. If candlesticks are used with this scheme they should be large. The usual small kind would be lost with this treatment. As the fireplace is usually the focus of the room it is very important that it should not be marred by a fussy or uninteresting treatment.

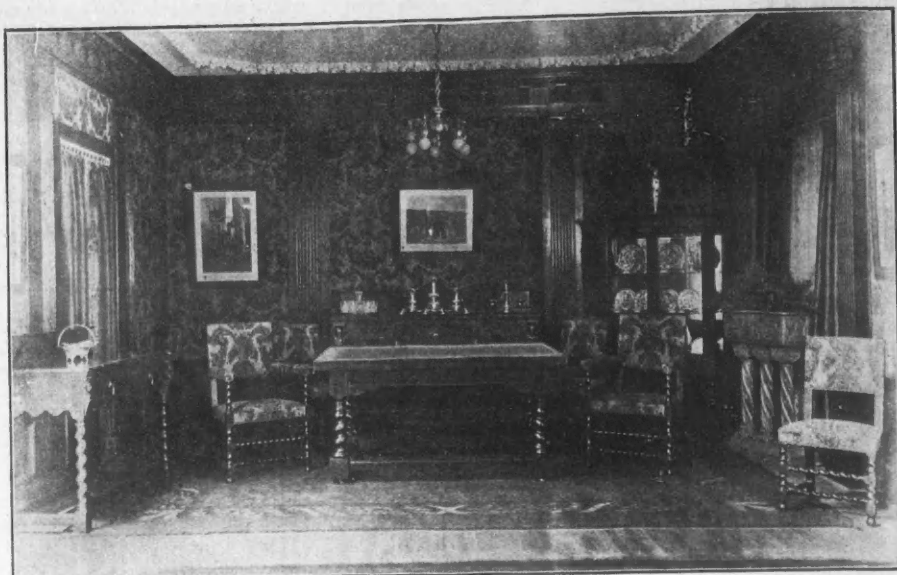
If a picture is to hang over the mantel it must be a very good one; the most important one in the room. Often an admirable effect is obtained by using a picture in a structural way, sinking it in a panel or some similar scheme; but it must be worthy of its setting; not necessarily painted by a famous artist, but of sufficient interest to warrant the scheme.

I recall a room paneled in mahogany, the wood finished in such a way as to show no polish; the predominating colors in rugs and hangings soft blues and greens, the curtains pure gold. Let into the centre panel of the over-mantel was a landscape of the French impressionist school, in which blue and green and luminous purples seemed to reflect and hold all the color tones of the room. Several other pictures of the same school were in the room, smaller but of great charm. They were framed in flat bands of unpolished gold and were hung in such a way as not to mar the paneling. The furniture was old mahogany.

Another room had against the yellow-brown brick of its chimney-breast a large plaster cast of the north section of the Parthenon frieze toned to a deep ivory. Two large Italian flower-jars of modeled plaster were filled with dark green foliage. Two tall brass candlesticks held high



Main hall, residence of Miller Lash, Lowther avenue, Toronto. This interior is in character with the general style of the house. The plan is square and roomy, and the walls to a height of five feet are paneled in oak, stained a rich brown, in keeping with the oak or wood work. Sprout & Rolph, Architects.



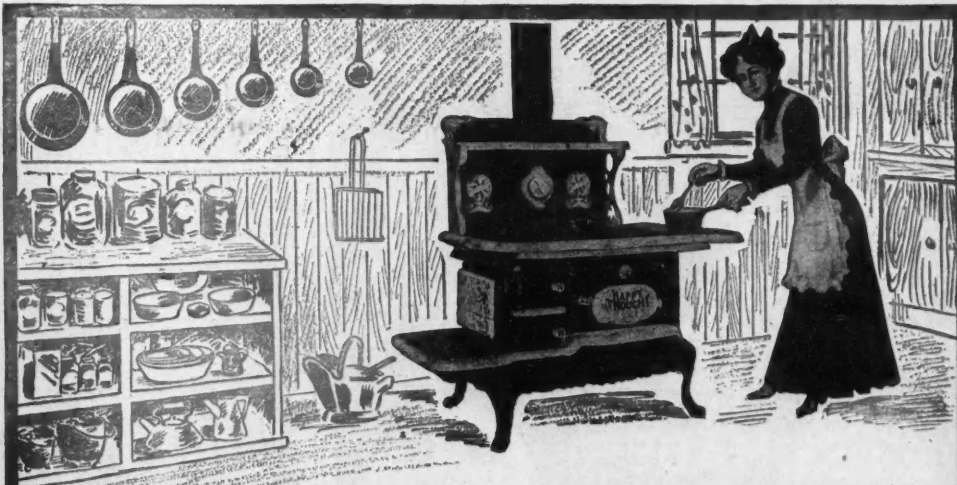
Reduced from a photograph of the Jacobean dining room, which formed one of a suite of apartments decorated and furnished by Murray Kay, Limited, at the Canadian National Exhibition. The decorations of this room were copied from an apartment in Hampton Court Palace, England.

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candles, the wicks of the latter forming a line with the top of the frieze.

A narrow mantel in a house of an older and different style had a long gilt mirror running its length, a set of old mantel ornaments consisting of a centre vase and two tall slender flower-holders of "East India" china, and a pair of fire-gilt branch candlesticks with glass prisms. The trim, including the mantel, was white, and the paper one of those charming reproductions of an old-fashioned landscape in two shades of gray—a small landscape quite suitable for a modern drawing-room. The curtains were straight hangings of old-rose linen and silk brocade held back with brass knobs. Old-fashioned gilt curtain bands were also used, which accentuated the gilt of the mirror and the polished brass of fine old andirons.

A less formal but equally attractive scheme was seen in a city living room, where a Connecticut shelf clock of mahogany made in the early nineteenth century was the central feature of the mantel. At one side was a large Van Briggles jar of soft yellow which was kept filled the year round. Pine needles picked in October lasted well into November. A "winter bouquet" of bittersweet, rose berries, white asters gone to seed, and purple-red barberry

leaves tidied over the season until Christmas, when holly branches replaced the woody things. Spruce filled in the intervening period until Easter, when the yellow jar fairly glowed with jonquils. Ferns did duty during the summer. On the other side of the clock was a colored print of Rossetti's Beata Beatrix, framed in polished green wood. There was a good deal of green in the print, some orange, and a little fine old red. A pair of colonial brass candlesticks and an old copper lustre pitcher, standing fully ten inches, repeating in a brighter way the mahogany of the clock, completed the scheme. There were no pictures over the mantel. It was a high old-fashioned room with yards of wall space between the shelf and ceiling, but this was unadorned. The mantel with its effective decoration held the eye, and the proportions of the room, which were frankly bad, went almost unnoticed. The mantel and facing were of yellow-brown marble, quite simple considering the period, which was about 1870. On the wall was a light brown paper meeting a pale yellow ceiling. The curtains were yellow, but of a material so transparent that they seemed scarcely more than yellow film. The room faced northwest and had been considered hopelessly dark before the present treatment. It was not a place where

CITY AND COUNTRY HOMES



Dining room, residence of Miller Lash, Lowther avenue, Toronto. This interior is similar in character to the library, the object being to avoid unrest by treating both rooms alike, with minor changes in mantel and fixtures. Sproatt & Rolph, Architects.

great outlay was possible, but good color and an interesting arrangement of a few fine old things and a few well-chosen new things gave it a decided individuality.

Growing plants are out of place on a mantel. With a fire they are particularly incongruous. Branches of leaves, pine boughs, and other hardy things are merely decorative, and if the mantel shelf is high enough and long enough so that they are away from the warmth, do not seem out of place.

Andirons and other fireplace appointments may be purchased in many styles at prices within the range of all purses. In period rooms all accessories should be as carefully chosen as the important features. It is now possible to find a faithful reproduction of all the famous styles.

In colonial rooms fire accessories of brass will usually be found suitable, and in half-timbered rooms those of

The surface is so hard that there is no perceptible change made in it after years of constant wear. This is not possible with any of its substitutes.

When we build to day, as we are now doing, structures that are supposed to embody the highest possible ideas with regard to protection from the ravages of the flames, then we should embody in these structures every possible fire resistant known, so that the buildings will be fireproof in fact as well as in theory.—Brick.

The Royal Institute of Canadian Architects has elected the following officers: President, F. S. Baker, Toronto (re-elected); vice-presidents, J. S. Resther (Montreal), Edmund Burke (Toronto), S. Frank Peters (Winnipeg); hon. sec., Alcide Chausse (Montreal); hon. treas., J. W. H. Watts, Ottawa.



Library, residence of Miller Lash, Lowther avenue, Toronto. Here the oak panelling is carried up to the cornice, and simplicity in treatment has been observed, the mouldings and mantel shelf. Sproatt & Rolph, Architects.

iron. There are exceptions to all rules decorative, and when a half-timbered room is finished it will sometimes be found that the gleam of brass is needed to give high lights. Again in the very early type of colonial fireplaces, heavy iron dogs are more in keeping than the more carefully executed ones of brass.—Ann Wentworth, in The House Beautiful.

Ceramic Tiles for Floors and Walls.

WITHOUT floors that act as a fireproof covering, there will be an increased danger of at least some damage to an otherwise fireproof structure, and it makes possible a further loss by a spread of the flames. While it is admitted that with hollow tile arches, there is not much cause for alarm from fire, even with the floor of lumber, yet it is undesirable from several other standpoints, as well as being a possible avenue to fire.

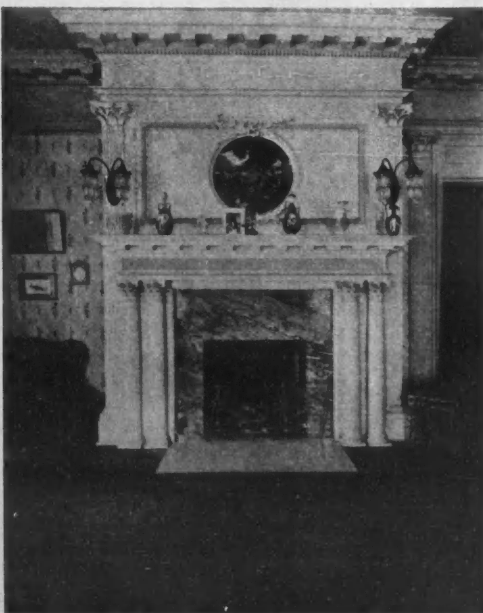
Durability and sanitation are of so much importance in the construction of modern buildings that where it is possible to have materials that possess these qualities as well as being fire resistors, they deserve consideration from all thinking architects and others who have any part in the construction of buildings. By actual proof, made ample by years of service, ceramic mosaic tile has demonstrated its superiority in the above respects over all other materials. As a fireproof, durable and sanitary floor material, ceramic tile has no equal.

There are many imitators, whose chief merit is in their low cost as compared with ceramic mosaic, but they are not sustaining this claim, because the cheapest structural commodity is always that which will prove durable, and by this is meant the ability of a material to withstand any possible test. Marble mosaic tile, glass tile, rubber tile, terrazzo and metal tile, made to imitate clay tile, have come within the past few years. A careful inspection of any of these lines of material will soon prove their weak spots. In fact, they have already been proven on numerous occasions, and for this reason the claim made that they are cheaper is sustained only if we are looking for cheapness without any consideration for quality.

Ceramic tile is of such duration that it was used centuries ago, and still remains intact. The clay being burned at a high temperature ensures durability, so that there is no likelihood of any element affecting it in the least.

Whitefield McKinlay, a negro real estate agent of Washington, has been appointed collector of customs, the technical designation of the office being the port of Georgetown, D.C. Mr. McKinlay came to Washington from Charleston, South Carolina, in 1884, and has taken an active part in politics.

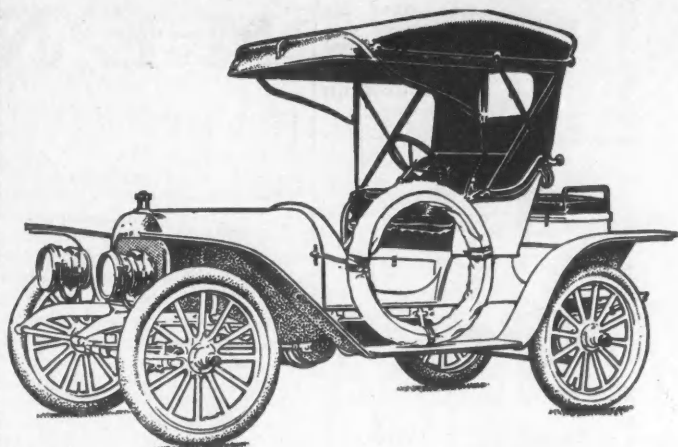
There are Democrats who still view Bryan as the "Democratic Moses," evidently remembering that Moses never reached the Promised Land.—Harrisburg Telegraph.



Mantel piece, reception room, residence of Miller Lash, Toronto. This room is finished in white enamel and well plaster treatment, and with the hall is more in character with the exterior of the house. Sproatt & Rolph, Architects.

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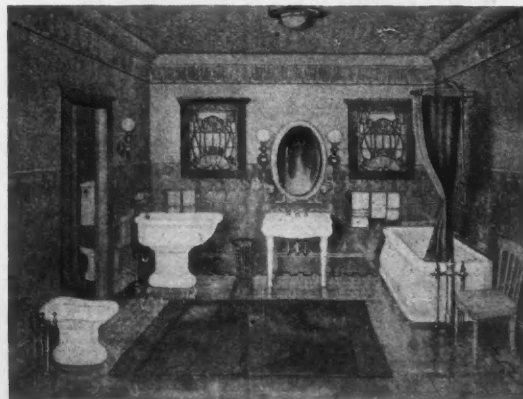
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MEN'S WEAR

IN the long gallery of dandies that runs its way through literature and history, the figure of George Bryan Brummell is the most imposing of them all, says The Haberdasher. London was his birthplace, the year 1778, when England's capital was deemed, after Paris, the most gay and sparkling of continental cities. He was born to a world eager for things new and daring, a circle that stopped at nothing when the senses and vision found gratification. Almost immediately after attaining his majority, he seems to have taken his place in the fashionable world and commenced his long and picturesque career under auspices decidedly favorable. His influential patrons meant open sesame to nobility's most sacred precincts, and at thirty there probably lived in all London town no more popular or general favorite than the well-beloved Beau Brummell, of Kensington.

The object of his life and his sole endeavor was to be Europe's most polished exquisite. But London was a city boasting many far more wealthy, more educated and experienced than the stripling who determined to set the fashion in everything from cravats to carding. His success in the outcome of this hope has been attributed to the power and quality of his friends, but something of the genius must have been in Brummell. His chambers, furnished throughout with rarest taste and discrimination, were nightly the scene of splendid riot. London was gaming mad and Brummell too much the adventurer to permit his opportunities to escape.

The prince of fops placed the matter of cards in the hands of a croupier from Bath and devoted himself to the fashioning of new departures in waistcoats, while the crowns and bank notes of his friends found their way to his coffers. Though he shared with no one his laurels as a connoisseur in distinctive garbing, honors were equal in the world of cards when comparison was made between his rooms and those of the notorious Kitty Redmond, sometime Brighton's queen of hearts. The play ran high in both quarters, but the game between these two meant bitter rivalry. Brummell had his poise and Kitty her charm, and the latter was more enduring.

The person of the beau was slender, well formed and distinguished. His exceeding paleness marked him among his associates and added to his interesting appearance. That scrupulous and absolute devotion to every nicety of costume which we have always credited to him has not been overdrawn. In addition, his intelligence in the selection of every detail places him above the man merely well dressed and gains for him the unique position of originator and demonstrator. He was keenly alive to the truth that passing interests are short-lived, and with this in view constantly planned new devices, radical changes from prevailing modes; and however unbecoming or outrageous his fashions might be, his exploitation of them was sufficient to make them standards of the moment. His warm friendship for the Prince of Wales, afterwards George the Fourth, intimidated those who wished to remove him from that peculiar position which he so long held, and only with the loss of that friendship did his power totter and Brummell was numbered among the beaten.

His fortunes turned after repeated attempts had been made by the Redmond to decrease the popularity of his card room. Stories were rife that the gallant Brummell, while strolling in sunny Pall Mall with the ladies of fashion, retained sufficient energy to thoroughly fleece their spouses by candle-light. It was said that his methods were borrowed from the gambling houses of Paris, and the gentlemen and ladies of the court tightened their purse strings. He quarreled with the Prince, and lost, not only his friendship, but what proved more disastrous, the patronage of his wealthy adherents. Exclusive London no longer considered itself fortunate to gain entree to the beau's rooms. His creditors, generous when the world smiled, dunned him for tardy payments, and at last, to escape them, he hastened to France.

But to many of the Englishmen living in Paris he was still the Beau Brummell of olden days, and they welcomed him with such



FOR WEDDINGS.
This is the correct dress for weddings this fall.

warmth that his fallen fortune soon found its feet again. He had quite a little court to call his, and though the lustre of British aristocracy lacked its highest polish, the French admired him and paid his tailor.

Madame de Moutfort, an ancient lady of the family Orleans, assisted him to open a gaming place, and its reputation unmade Brummell for the second time. Even beyond the walls of a Paris wary Englishmen warned their sons to avoid the green tables of the little house in the Rue Charlot, and even the reckless gamblers of Paris rebelled at losses constant and heavy. Brummell became dissolute. He lost his elegant bearing, and with it his new friends. Men learned to fear his skill at cards and that conspicuous beauty of his attire, so entirely the shallow substance of his worth, faded to a scant semblance of its former perfection. He is described in 1838 as one who looked sad beyond expression. Some of the old pride seems to have lingered, and he looked upon the new world of gallants with scorn.

Pall Mall's history is never complete without the mention of that sprightly form so often seen upon its ways. A portrait by Beecher, which hangs in Windsor, almost pardons the conceit of the sitter. It shows him sitting in Whites in the noon day of his life while yet his fame remained intact. A mantle of sombre plume, thrown over his right shoulder, reveals a coat of sage, garnished with buttons and loops of dull bronze. His great stock of Venetian needlepoint is held in place by a massive jeweled pin and nearby is his great belled beaver.

How striking is the contrast between this picture and the one which was never painted. It is that of the little room in the hospital at Caen, France, where Beau Brummell, the greatest dandy of all time, died a pauper.

NOT for five years past have the tendencies in both stiff and soft hats been so clearly defined as for the autumn season now at hand. Now and again we have been able to discern a slightly greater vogue for one block than for others, but a mul-

titude of shapes were offered and a variety bought by the retail trade.

Now the trend is definite and widespread. It shows emphatically in favor of flat brims and low crowns, this in both stiff and soft hats. Some time ago we told of the introduction by an exclusive hat shop of the flat brim, low crown derby and commented upon its prospects. The predictions then made have come to pass, and it will be a listless community, indeed, that doesn't have some of these in evidence.

The soft hat season holds greater promise than any for years past. The trade has bought with unusual liberality of them. Velour and scratch-up effects are regarded favorably. Many flat-brim models have the pencil curl, but the raw edge is foremost. Mixed effects in brown, grey and green are calculated to be the smartest because of the coming fashion of Banockburns or mottled chevrons in lounge suits. The telescope crease is approved.

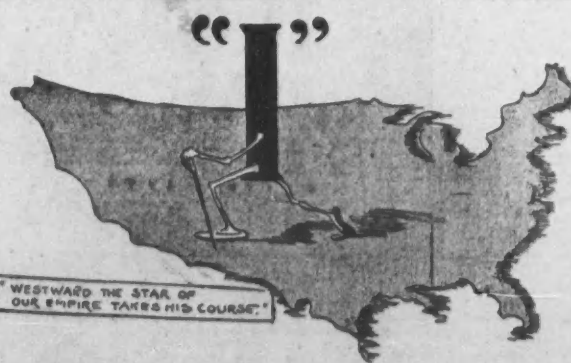
IN collars the close-front model has refused to be displaced by the wing of various sorts. The wing collar never did set well on a pleated or soft shirt, and never will—unless one have his shirt built for that particular purpose, which is possible—and the fancy stiff bosom shirt is an invisible quantity just at the present. But I do note a greater liking for a fold collar high all 'round, meeting at the top but separating to unusually deep square corners with stitching to the points. I am inclined to look upon this as the likely successor to the close-front collar—if there ever is to be one. Either that or an entire change in usage, bringing the poke and the lap-front into the informal scheme.

THE summer season has witnessed in cravats a liking for grenadines, the open weaves that look so light and cool. Latterly woven silks in bias bars have been very much worn. They recall the vogue of varsity colors of a few years back, and there's not the least timidity about the boldness of the colors. I don't know just what started 'em again, but early in the season one of the Fifth Avenue shoos showed red, white and blue offerings—like as not they had been reposing on a distant shelf with other "retired" ones—and they were snapped up eagerly. I noticed that gradually the other exclusive shoos began to urge rather vivid bias bars and just at present these are in decided vogue. The form still remains the folded-in four-in-hand of the graduated type.

WHEN GOING TO MONTREAL Remember that the Grand Trunk Railway System is the only double-track route and four trains leave Toronto daily: 7.15 and 9 a.m., 8.30 and 10.15 p.m. The day ride via the 9 a.m. train, with Lake Ontario or the St. Lawrence River in sight most of the way, is delightful, and Montreal is reached at 6 p.m. This train carries parlor-library car, dining car and Pullmans. The 8.30 and 10.15 p.m. (the business man's train) carry Pullman sleepers, the latter having four or more daily. Secure tickets and berth reservations at Grand Trunk City Ticket Office, northwest corner King and Yonge streets. Phone Main 4209.

"So you're really a cow-boy from Arizona," exclaimed the romantic young woman. "Why, you are not a bit picturesque." "I'm sorry," replied the cowboy, "but you see I have had very little time to study up the fiction in the magazines."—Philadelphia Record.

A musical comedy star, to be successful, must be able to kick at least as high as the can sing.



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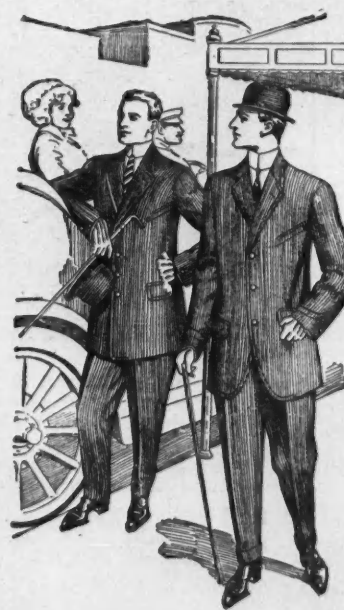
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Trim, snappy models, both of them—that will give a full measure of satisfaction and service.

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OPTICIAN
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If there is one class of people particular about their footwear, it's college men. Therefore, when we say this new line of shoes which we have just received is especially designed to meet the wants of the students from "freshie" to senior, we think we're saying a good deal. The leading shapes are the "Nemo" and "Capital." These two are distinctive, snappy styles and elegant in appearance. Made in swing lasts Goodyear welted; in black, tan, gunmetal and patent leathers. Boys' and men's sizes

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Look for the "sheep"



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Manufacturers—Estb. 1858
Galt - Ontario

At the dedication of a new fire engine in a little town on the Massachusetts coast, the following toast was proposed: "May she be like the dear old maids of our village; always ready, but never called for."



ANECDOTAL

WHEN General Butler was commanding at New Orleans, to prevent an outbreak, he had issued a general order requiring all citizens in possession of arms to deliver them up at headquarters. A citizen was found possessing arms in contravention of the order, and with his arms was brought before the general. He pleaded that the arms were only family relics. "That, general, was my father's sword," "When did your father die, sir?" "In 1858." "Then he must have worn the sword in hell, sir, for it was made in 1859."

AS a precaution against members of Congress using the government mails for private purposes at the expense of the Federal treasury, the envelopes in which free garden seeds are sent to constituents bear in one corner this inscription: "Penalty for private use, three hundred dollars." The other day Representative William A. Rodenberg, of Illinois, received the following letter from a farmer to whom he had sent a package of seed: "Dear Congressman Rodenberg: I return under separate cover the seed you sent me, as I would use them for private purposes, and this would make me liable to the three hundred dollars fine."

GUSSIE was knock-kneed, angular, and round-shouldered. He had a terrible squint and a mouth like a steam roller. All the same, he reckoned on making something of a hit at the fancy-dress ball, and his costume was as elegant as his figure was unlovely. With fast-beating heart he stepped jauntily from his automobile outside the town hall, where the ball was being held. The hall porter stepped backward at the unsightly apparition. "Great Christopher Columbus!" he gasped, as he

found George's undertaking establishment, over which George had his sleeping apartments. The intoxicated young man rang and rang George's bell, and at last awoke him. The undertaker put his head out of the third-story window, expecting that his funeral services were required immediately. Instead, he recognized his friend Frank. "Well, Frank," he exclaimed crossly, "what do you want?" "I just want to tell you, George," said Frank, "that you're the last man in the world I want to do business with."

THE huge racing machine shot by at a speed of sixty miles an hour. Its horn played a fanfare as it missed a ditch at the turn of the road by about five inches. "Gee," gasped the first onlooker, "what kind of a tune was that?" "Don't know," said the second, "but it ought to have been 'Nearer, my God to Thee.'"

GEORGE ALEXANDER, the celebrated London actor-manager, had an encounter with a London cabby not long ago. Being in a hurry, he was about to call a taxi, when a cab pulled up. Mr. Alexander shook his head. "All right, Mr. G. A.," shouted the driver, "you may 'ave no use for 'osses now; but you'll 'ave to get one to take you on the day you're buried!" He went home in that humor after all.

GENERAL COLLINS, ex-conflict man, who was not a warlike spirit in spite of his title, once called at the White House, and tried vainly to switch Mr. Roosevelt from his talk about a big army and navy. General Collins referred to the recent bursting of a big gun aboard one of the man-o'-war's-men which killed several sailors, saying that it was a regrettable occurrence. Mr. Roosevelt said that of course it was too bad, but added: "We are not going to stop teaching our men how to shoot just because a few weaklings are making an outcry against it." At the close of the interview General Collins and Congressman Keliher started to walk back to the former's hotel. When they reached the portico of the White House, a cold, penetrating wind was blowing, but General Collins unbuttoned his overcoat and his undercoat and began to shake them vigorously. "What's the trouble, general, lost something?" asked Keliher. "No," said Collins, "I'm just trying to shake the gunpowder out of my clothes, that's all."

A CERTAIN well-known but impecunious nobleman, while walking one day in Wardour Street, London, saw a family portrait for sale in a shop window, and went in to inquire the price. The dealer wanted £12 10s., but his lordship would only give £10, so the purchase was not made. A short time afterward, while dining with a gentleman, he was invited to view his pictures. As he stood gazing with profound interest at a certain one, his host said, "Ah, that is a portrait of an ancestor of mine." "Indeed," said his lordship, "then we must be almost related in some way. It was within £2 10s. of being an ancestor of mine."

THE antipathy which Dr. Johnson bore to Scotland was not singular or unprecedented. Lord Stanley came plainly dressed to request a private audience of King James I. A gayly dressed Scotchman refused him admittance into the king's closet.

The king, hearing an altercation between the two, came out, and inquired the cause. "My liege," said Lord Stanley, "this gay countryman of yours has refused me admittance to your presence." "Cousin," said the king, "how shall I punish him? Shall I send him to the Tower?" "Oh, no,



"I am going home again." "Why, what's the matter?" "It's those dreadful Smiths. I refuse to bathe in the same sea with them." —Throne and Country.

my liege," replied Lord Stanley, "inflict a severer punishment; send him back to Scotland."

JOHNNY's father took him to the office, and there the youngster saw the stenographer come in late and take the cover off her typewriter. "Look a' that!" exclaimed Johnny. "She lifted the garage right off the machine."

IT was a French ambassador in London to whom a peccress had been talking for an hour. The lady said: "You must think I am very fond of the sound of my own voice." The Frenchman replied: "I knew you liked music."

THE ladies of Conshohocken were engaged in making a supply of pajamas for the soldiers of a favorite regiment at the front in the Spanish-American War. That type of sleeping garment was new in those days, and the relatives of the soldiers were determined that every man in the regiment should have the "most stylish thing obtainable in a robe de nuit," as the young lady from a Washington boarding-school said. "My boys have always worn night-shirts," said an old lady, busily stitching on the modern garments. "I hope they'll know what to do with these." The parcel was duly sent to Cuba, but no word reached the ladies from the supposedly grateful wearers of the robes de nuit. They waited a month and then wired to Colonel A. K. McClure, who hailed from Conshohocken: "Anxious to know if you got the pajamas last month." The colonel read the telegram and marvelled. He was a whole-souled citizen, but wore nothing newer than a night-shirt when he slumbered. He would nip a slander in the bud; his wire read: "Storv is a lie out of whole cloth, probably fabricated by enemies to ruin me, politically. Admit am not total abstainer, but never had pajamas las. month or any other time."



ASKING THE IMPOSSIBLE.
The Sailor Boy (to The Little Stranger): "Will you marry me when we grow up?"
The Little Stranger: "No! I don't think mother would like it—cos I'm a little boy too."—The Sketch.

regarded Gussie. "No, no, my good man!" chirped Gussie, as he tripped through the portals. "Chawles the First, my dear fellow—Chawles the First!"

SENATOR LA FOLLETTE was talking about two corporations that had been attacking one another in the press. "They both scored," he said. "They made me think of two prisoners in Atlanta, one of whom had been convicted of stealing a watch, the other of stealing a cow. These two prisoners hated each other and as they passed one morning in the exercise yard the cow stealer said with a sneer: 'What time is it?' 'Milking time,' the watch stealer answered."

AN old Scotchman was threatened with blindness if he did not give up drinking. "Now, McTavish," said the doctor, "it's like this: you've either to stop the whisky or lose your eyesight—and you must choose." "Ay, weel, doctor," said McTavish, "I'm an auld man noo, an' I was thinkin' I ha'e seen aboot everything worth seein'."

HE had been making a night of it, but had forsaken his companions. He was acquainted with an undertaker named George, and got the crazy notion at three o'clock in the morning that he must see this particular man. Accordingly, he



EVERYBODY SATISFIED.
The Hague Tribunal has discovered the secret of conducting a lottery in which everybody is awarded the first prize.—Montreal Herald.

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The taste,

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The nutriment.

Two Small Breads, 5 cents.

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BOOKS AND AUTHORS

"Whirligigs." A collection of short stories, by O. Henry, author of "Strictly Business," "The Gentle Gaffer," "The Voice of the City," etc. Published by The Mueson Book Company, Toronto.

ONE always feels a tenderness for posthumous works, those children that the author never sees. One treats them as one would an orphan, with something of regretful tenderness, mindful of the merits—when he happens to have them—of their parent now beyond the reach of our praise or our blame. And in the case of a posthumous work of O. Henry, there can be no question of the claim on our interest and kindness. For here was an author whose work was nothing if not loveable. He was, when at his best, America's greatest artist in the domain of the short story; and his work even when most fantastic was always kindly and human. Even for grafters and thugs and the criminal flotsam of South American ports he had a certain tenderness, a dislike of being hard on them. And it was this, as much as his superb though often misguided artistry, which made him the highest-priced and most popular teller of tales in his generation in America. It is, therefore, difficult to be severe in one's judgment on any work of his, coming out so soon after his premature and lamented death.

In justice to his memory, however, it must be said that the present collection is not one which is likely to add greatly to his fame. This, however, is a mild impeachment. It would be a very remarkable collection of stories, indeed, which could add greatly to such fame as his. But though the book contains nothing but gives us a new or bigger idea of the powers of this singular genius, it includes several excellent yarns. And in any case, lovers of his work will buy it because it is his.

The best story in the volume is, probably, the one with which it opens, "The World and the Door." It is one of the stories in which O. Henry made use of some of the hard-won local color which he acquired knocking about sleepy and disreputable ports of South America. It tells of a man and a woman who landed up at one of these places, driven from "good old New York," and the streets and noise they loved by fear of the law. They both thought themselves guilty of murder. In their loneliness they fall in love with one another and swear eternal devotion. Then suddenly each finds out separately that he or she is free to go back, that the person they thought murdered had really escaped. But each thinks the other still bound by crime in perpetual exile from the scenes of their former life. The woman goes to the man's cabin for a last word, but with her mind made up not to tell him that she is going away. When she gets there she finds that he has already gone back to the States.

This is a typical O. Henry story, and shows him at his best. It is written in a terse, sparkling, and vivid style; the dialogue is vigorous and natural; the story moves rapidly, with growing interest; and the somewhat cynical conclusion comes with suddenness and yet with a curious aptness. It is unexpected, but one feels that it is right. And this is the great test of the short story, that it should startle, and yet conform to the laws which govern all fiction. This also is something which even O. Henry often forgot. In too many of his stories—in this and other collections—he has shown a desire to startle at all costs, and the result has been a shallowness and unreality which proved at times even painful. In this volume, such stories as "Girl," "The Hypothesis of Failure," and "Sociology in Serge and Straw," are instances of ill-balanced, strained, and ineffective work.

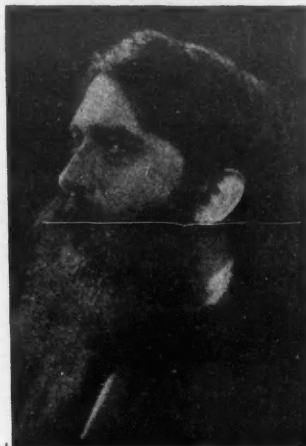
But if O. Henry's poor work is as poor as the next man's, how imitatively good he is at his best! Take in the present volume the two Kentucky stories, "A Blackjack Bargainer," and "The Whirligig of Life." They are excellent bits of work, beautiful in their handling, in their construction, and in their insight. Some of the western stories are also good, but I don't think any of them in this collection at all approach the excellence of those two tales: one of the broken-down, whiskey-sodden Kentucky lawyer, who sold all his family possessions and finally sold even his family feud, but who gave his life to repair the wrong he had done; and the other, of the mountaineer and his wife who wanted a "divorce," but finally went back to their cabin together in peace.

So much was said at the time of his death, that there is no need to discuss now the characteristics and merits of this original and vigorous writer, who was hurried away leaving so many delightful stories still to tell. One can only welcome this volume and the one which is to follow, as completing the collection of his

writings, and rounding off a mass of work which seems secure of a high place among the most interesting and valuable chronicles of this day and generation.

"Alla Page," a romance of the Civil War. By Robert W. Chambers, author of "Cardigan," "The Younger Set," "The Fighting Chance," etc. Published by MacLeod & Allen, Toronto. Price, \$1.25.

THERE is at least one thing for which a reader of this latest work by the best-seller of all who sell best must feel very grateful, and that is that he has manfully resisted the temptation to work in the great men of the troublous time he deals with. He has not shown us Lincoln in caricature swapping yarns and waving his ungainly arms about; nor Grant dribbling tobacco-juice over his stubby beard as he chews remorselessly on the end of a black cigar.



GORDON BOTTOMLEY.
An English writer of metrical dramas, whose treatment of unearthly beings has been compared by one critic with that of Shakespeare.

That kind of thing is so easy to do and so certain of applause—after a fashion. And Mr. Chambers has turned away from these easy rewards—perhaps, because he felt that the thing had been done too often to get the reward any longer. But let us not question his motives. It is enough that he has spared us the sight of greatness paraded in motley to make a publisher's holiday. Therefore let us be thankful.

The present story contains many of the merits typical of this novelist's work. It also contains all his faults of craftsmanship and art. It is told with a very considerable share of romantic verve. The style is always brisk, though at times careless. The dialogue is sprightly and sufficiently natural, and the story keeps moving all the time. This is Chambers' greatest asset as a teller of tales, this trick of always keeping the interest up. Besides, there is a great deal of emotion, of the kind that expresses itself in many throbings, and clutchings, and surgings, and gaspings. Passion-pale ladies are held violently to wildly heaving bosoms, while hot lips are crushed madly against quivering mouths; and then shuddering virtue asserts itself in the nick of time, while the intemperate gentleman in the case staggers heedlessly out into the night, with a strange and wistful smile upon his writhing lips. There is a good deal of this. But then the devil-of-a-fellow turns out in the long run to be a hero and a Sir Galahad—bar a stain or two and a couple of dents in his armor—so that it is all perfectly right and proper. It is a very delicate piece of business, however, to pull through successfully, as there is only about a hand's breadth separating the eminently proper and elevating from the brutish and degraded. But if you can manage to just graze the dividing line, and keep on grazing it till the last chapter, you have that most de-

sirable of literary good-things—a best-seller.

This is a very entertaining book, and no doubt will be very widely read. But after all, how mighty little there is in it. This is no high-brow plea for subtle psychology and far-reaching philosophy. The reviewer has no more liking for the "deep" novel than the next man. But how little there is in this book of genuine human insight and sincerity! How seldom does Mr. Chambers, in spite of his being an unusually clever and experienced writer, strike a sincere and impressive note! They are an engaging lot of puppets that he has danced about in this particular setting. But they are only puppets. The only character in the book that possesses any sort of reality is the rascally valet, Burgess. And he partakes too much of the nature of an animated epigram. The whole thing is a piece of literary ginger-bread, nicely decorated with candy ornaments and colored frosting, but in spite of everything, just ginger-bread—a very poor substitute for food.

The plot?—but to tell that would be to take from the book its greatest claim to interest. Briefly, however, it concerns a young man of doubtful antecedents and a romantic widow. They love—oh, yes, very passionately, indeed—but he will not tell her of his suspected illegitimacy. Why he won't tell her, is not made very clear to the reader. There is much said about his respect for the memory of his mother. But it doesn't ring true. The real reason is that if he had told her, the story would have ended right then and there. So, for the reader's sake, he keeps the secret, treats her like a dog, goes about killing "Johnny Rebs" by the dozen, and finally lands up in the spot-light with the lady tucked away under his arm, and his face set fearfully in the direction of the second gallery. It's a great book. Read it. You'll like it.

LITERARY GOSSIP.

IN a village in the heart of Touraine, there lives an old man, whose pride it is that he once had the honor of making a pair of trousers for Balzac. The old tailor delights to tell of his meeting with the distinguished Frenchman.

When the tailor got to the chateau where Balzac was staying, he found him in the garden at work on a novel. He was so busy that the tailor waited in silence. Many sheets of paper, covered with fine writing, lay around him. He would write a spell, then stare wildly about, and then go at it again, as if he knew that a world was waiting for his words.

After standing near and watching the great man a while, the tailor at last felt that he must interrupt Balzac in order to get his measure for the trousers. Balzac was extremely good natured; smiled at the tailor measured him, but spoke but once. "No feet," said he, as the tailor finished his measurements. Then he turned to his work.

The worthy tailor had no idea at all what this meant, but for some reason had not courage enough to interrupt the novelist again to ask. However, the tailor chanced to meet a servant on his way out, and of him inquired what M. Balzac meant by "No feet."

"Oh," responded the servant, "Monsieur Balzac wants his trousers made without any openings at the bottom, so that he can sit and write without having to put on slippers."

That the Bible is still the best seller or the best circulator among books is demonstrated by the annual report of the British and Foreign Bible Society, which shows that the total issues for the past year were 6,020,000 copies of the Scriptures either whole or in portions. The gospels have been published in six new languages during the year, while many separate books of the Bible in the Braille type for the blind have been completed. Since its foundation in 1804 the society has issued over two hundred million copies of the Scriptures.

Sir George Newnes carried the Tit-Bits manner into the writing of his will, for the publisher disposed of his fortune of £174,000 in a document of thirty-nine words, leaving everything to his son with the stipulation that he pay his mother three thousand pounds a year for life.

Tom Folio

"THE MAC'S OF '37."

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—The Vancouver World.

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LIVING IT DOWN

By WARWICK DEEPING

CHAPTER XXX.

THE snow lay on Mistmoor for more than a week, but two days before Christmas a warm wind came out of the west, and every gully and runlet began to clamour. The snow melted with great swiftness, so that the moor that had been white at dawn took on its browns, greens and purples in the course of a few hours. In the woods the rattle of the thaw was like heavy rain in June. Only in the ditches and hollows, and on the northern slopes did the rotten comb of the snow last out for more than a day.

So Christmas Eve came, raw and heavy with stagnant mist. The whole moor seemed a great green sponge, and Heriot, who had looked up his cottage early in the afternoon and started to walk to Crutchet, found the roads like young watercourses, the gullies on either side full to the brim. Most of his Christmas shopping had been done through Mrs. Lavender, but Heriot had one or two matters that were sacred to himself.

He did not stop at Danebarrow, meaning to call there on his homeward way, but he heard, as he passed, the barking of the wonderful yellow cur that he had bought for Eve from none other person than Mrs. Midden. The old lady had been loth to part with the dog, and Heriot had to pay yellow money for yellow fur. Mother Midden's mongrels had always been famous in the neighborhood, and it was said that they could scent a tramp at a distance of half a mile.

Heriot had been nightly to Danebarrow, and had searched the garden and the meadow and the western fringe of Bilberry Wood. He had found no one loitering about the place nor had Eve been disturbed, save one night, about eleven, by the restless barking of Mother Midden's dog. The mongrel slept in the kitchen, and Eve had taken her pistol and a light, but had found nothing to awaken her suspicions. That had been some three nights ago, and Heriot knew, as he walked down to Crutchet, that Mrs. Sarah Snow was due at Danebarrow on Christmas Eve. Eve's lonely sojourn would be at an end, and Heriot felt glad of it for many reasons.

The red town in the valley was possessed by the spirit of Christmas, in spite of the mist and the sludge, and the raw grey atmosphere. The little old shops were quaintly gay, and Heriot felt a kind of childish thrill as he walked along the winding streets. Evergreens decorated the butchers' shops, and the Christmas meat was stuck over with holly. The low-browed, many-paned windows were full of oranges, colored flags, pink tissue paper, cheap toys, lanterns, nuts, and sweets. Some of the newer and more pretentious establishments stank of an ugly cheapness that was in no way quaint. They had an air of making Christmas a mere commercial event, and not a season of legend lore, mystery, childish wonder and delight.

It was into one of these bigger shops that Heriot made his way, to be received with superabundant politeness by a stout lady in black. "Have you got those things down for me?"

"Yes, sir, they came yesterday. I had three sets sent down on approval."

It was Heriot's second visit, and he stood at the counter, eyed with some curiosity by sundry assistants, tired and patient young women who were not too tired to stare. The stout proprietress proceeded to show him the furs that had been sent down from London.

"How much are those?"

"The 'black fox,' sir, or the silver?"

"The black."

"Fifty guineas."

And Heriot paid the money in notes and gold, had the furs packed, and took them away with him under his arm.

He had merely to cross the street to a jeweler's for his second purchase, a silver watch and chain for John. Heriot smiled as he thought how John Lavender would no longer be put out of countenance by Lady Squire. And he could picture John in church on the morrow, pompously and a little ostentatiously timing the sermon.

It was quite dark when he began to climb the moor, though the yellow eyes of country carts flashed on him now and again as they passed with a cheerful grinding of wheels. Crutchet sank away into the gloom, its lights melting into a luminous fog that filled the sky over the place where the town lay. Heriot swung along, thinking of Eve, and the parcel under his arm. He half doubted now and again whether she would take the things he had bought for her, and his suspense was the suspense of a boy.

As he neared Danebarrow he noticed a light in the sky above the tops of the Bilberry firs, as though some-

one had lit a bonfire far away over the moor. Heriot had heard that the moor folk often lit bonfires on Christmas Eve. But he was more intent upon the lights of Danebarrow than on that faint glow in the dark sky.

Coming to the gate in the white fence, and passing up the path to the porch, he rang the bell, with the expectation of winning his first glimpse of Mrs. Sarah Snow. But it was Eve who opened the door to him, Eve in black blouse and skirt with a white muslin scarf over bosom and shoulders.

"Is it you, Ben?"

"Yes. I have just come back from Crutchet. Has Mrs. Snow arrived?"

"No; I had a letter from her this morning saying that she wanted to stay with her relatives over Christmas. She is coming on Saturday."

"Rather annoying, all the same. I thought you would have someone to cook your Christmas dinner for you. May I come in for a minute?"

"Do. Christmas is rather a sad time for me this year. One can't help thinking of past memories. And somehow, Christmas has lost its significance unless one has children round one to enjoy it."

She had closed the door and led the way into the room of the tapestries. Her loneliness on such a night as this seemed all the more sorrowful, a night when the home gathered its children, and men thought of the faces of old friends.

Heriot laid his offering upon the table.

"You won't mind my leaving this here for you?" he asked.

She turned her eyes to him with a gleam of a question.

"What do you mean, Ben?"

"Well, I thought I should like to give you something. You don't mind, do you?"

"Why, no, Ben; and yet—I do. You ought not to be spending your money on me; you have made too generous a bargain as it is. What roguery lies here?"

She slipped the string, turned back various folds of paper, and uncovered the black furs. Heriot, who was watching her face, saw a sudden self-conscious and surprised glow sweep over it, and a half shy light steal into her eyes.

"Ben, what villainy!"

He brazened it out, thinking how adorable her mouth looked with the slight quivering of the upper lip.

"Put them on. Let me see how they look."

She swung the rich black fur over her shoulders, drew it about her throat, crossing the ends over her bosom. Then she turned to Heriot, her eyes still full of a shy mystery of light, a questioning smile playing about her mouth.

"They are superb! Ben, you ought not to have bought them, and yet, do you know—"

"Well?"

"These were just what I wanted. I grudge money on clothes just now, and such luxuries are utterly beyond me."

She nestled her chin down into her black fur.

"It matches your hair," he said, feeling his great love yearning to touch her hands.

"It is good of you to take them," he said slowly; "I ought to be on my way again."

Eve's eyes appeared to read his face, and to grow more deep with shadows of inward meaning.

"I wish we could spend Christmas together, Ben."

"Yes," he said half-heartedly,

grieved by his old self.

He turned towards the door. "I shall make my round as usual till madam arrives. Don't bother to come to the door; it is raw and cold."

None the less, Eve followed him, full of an inarticulate sympathy that divined the thoughts that were in him.

And his figure, as it went out hurriedly into the darkness, seemed to speak to her of a great loneliness, and to make her feel that she, too, was alone.

Heriot had not gone more than a hundred yards along the road when he heard the sound of someone running. The quick patter of feet in the mud came from the darkness ahead of him, and Heriot, who had been engrossed by his own thoughts, became conscious again of the glare of light in the eastern sky. For the moment he did not associate the sound of someone running with the light of a distant fire, and he stood still to listen as the sound approached.

The runner was wearing heavy steel-tipped boots by the sharp click-click they made on the stones. A short and sturdy figure drew out of the darkness.

"Hallo!"

"That you, Mr. Ben?"

"Yes; what's the matter, John?"

The boy stopped, and stood breathing heavily.

"Oh, lord, sir, the cottage is afire."

"My cottage, John?"

"Yes, Mr. Ben. It was all of a smoke when I came down through the wood with your victuals."

Heriot stood quite still a moment, and then started to run along the wet, dark road. John followed him for some twenty yards, only to find Heriot's tall figure cutting away from him into the gloom. The lad drew in, winded as he was, and rubbed the back of a hand across his mouth.

"I'll go and tell Miss Thorkell," he thought; "taint no use chasing after Mr. Ben; it's all of a blaze like a stack o' faggots."

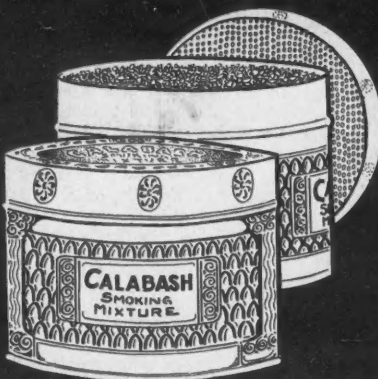
So John went down the road towards Danebarrow, still drawing his breath heavily, and feeling vaguely savage for Heriot's sake.

Heriot ran on over the black moor, his eyes on that blur of light that had so swiftly seized on a fierce significance. Coming to Hindleap Wood, he plunged in amid the trees, but could see nothing at first but a faint glow playing upon the boughs and throats of the tallest firs. The darkness was so black below that he had to drop to a walk and almost grope his way, with nothing but a vague sense of light touching the tops of the trees ahead of him. As he pushed on the boles of the firs began to stand out blackly against a background of luminous gold. The crackle of the fire came to him. The wood grew full of eddies of pungent smoke, and he saw a glowing cloud of vapor pouring upwards with a scattering of sparks.

Heriot came quite suddenly at last upon this tragedy of a December night. He halted, rested one arm against a tree, and stared helplessly at the flaming wreck of his woodland home. The burning cottage might have been a thing of weird beauty to any searcher after effects, but to Heriot it was anguish and bitterness, because he had loved the place and had labored at it with his own hands. Already the roof had fallen in, and the cottage burnt like a beacon, the flames waving about the chimney, the smoke and sparks pouring into the oblivion of the night sky. The little clearing in the thick of the wood was

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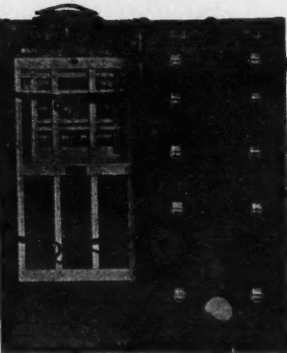


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lit up so vividly that the foliage of the firs showed green; their trunks, orange and brown and red. Heriot could even see the scorched twigs of his newly-planted roses. He covered his eyes with his hand for a moment, and felt sick and bitter at heart.

CHAPTER XXXI.

When Eve Thorkell and John Lavender came to the clearing in the wood, they saw Heriot seated on a tree stump about forty yards from the burning cottage. The flaming timber seemed to have fascinated him, for the flames worked their way curiously about the great wall posts eating them through in unexpected places, so that ever and again the charred and burning top would break away and fall into the fiery crater within. The chimney stack stood black and stolid like a fire-defying giant in the thick of the flames, while the uprising draught of the conflagration moved the branches of the nearest firs.

Eve turned to John Lavender, and touched him on the shoulder.

"Your mother can give Mr. Ben a bed at Orchards Farm, can't she, John?"

The lad nodded vigorously.

"Run home and tell her, will you?"

John gave her a look full of meaning, and disappeared into the wood.

Eve moved round the edge of the

(Concluded on page 16.)



THE OLD WORLD AVENGED.

Europe (to Uncle Sam): "You turn now; I've had mine." (Mr. Roosevelt, having taken a brief rest after his lecturing tour in Europe, has now started on the stump in his own country.)—Punch.



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—You really haven't got all the comforts of home unless you have a fireplace in the house.

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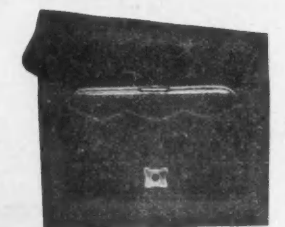
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Dr. Reich's Epigrams.

DR. EMIL REICH recently, in a lecture delivered in London, declared that there are at least twenty-five kinds of Socialism, and that the fundamental weakness of them all is that their propagators do not study the past, which was the cause of the present. Scattered through the lecture were many sentences of an epigrammatic character. Here are a few:

"The soul of English history is inequality of chance.

"You have built up a huge Empire on equality, and now you cry for equality. The principle should be individualism: the principle that made England.

"You don't excel in measures, but in men. It is infinitely more important to have men than measures.

"A Frenchman can become a great personality, but not until after a time, and the greatest men in France are women.

"If Socialism is introduced, personality goes out of the window. Personality is the foundation of everything, and cannot co-exist with Socialism.

"Socialism constantly led to a larger number of bureaucrats. Still, they would do it perhaps—the Welsh pipe was so enchanting.

"Why are the Germans great musicians? Because they were the most unfortunate nation in Europe. The Thirty Years' War made them musicians. The English were too happy to have musicians.

"Poverty and inequality of chance was the very life-principle of everything. There was a very considerable portion of truth in Lord Rosebery's assertion that genius needed poverty.

"No Socialistic organization had a foreign policy. That was its fatal point. Foreign policy, was the best of all policy, and especially in England. Foreign policy was practical history.

"He who thought that what he might call the pandemonium of peace would ever arrive was utterly mistaken.

"The neglect of foreign policy was absolute and sure death.

"Socialism founded on personality, which it could never produce, and which demolished it; it ignored the past and it ignored foreign policy.

HOW'S THIS FOR A PIANO TEST?

Gerhard Heintzman Instrument fell Three Stories and Remained in Perfect Tune.

When the bicycle craze was at its height in Toronto, one firm of manufacturers offered to hurl a machine from the top of a prominent office building to the street below and demonstrate by the uninjured machine that it was perfectly durable. It is not on record that the test was ever made. Certainly, with the much more delicate mechanism of a piano, no one would propose such a test, yet a few days ago an instrument manufactured by the Gerhard Heintzman Piano Company, of Toronto, was accidentally subjected to such an ordeal and came successfully through it, so far as its essential character as a musical instrument was concerned.

On August 15th carters were delivering an instrument (a wedding present) at 620 Bloor street west. It was desired to place it on the third floor and it was necessary to raise the instrument to a window on that floor by means of block and tackle attached to the gable of the house. Just as the piano reached the window the strain caused the wood work of the gable to give way and the piano was hurled to the ground. The case was badly smashed and the action displaced and it would naturally be supposed that all the finer mechanism with plate and sounding board would have suffered. The mutilated instrument was taken to the ware-rooms of the firm at Queen street west and a tuner tried the instrument to see what weird discords it would give forth.

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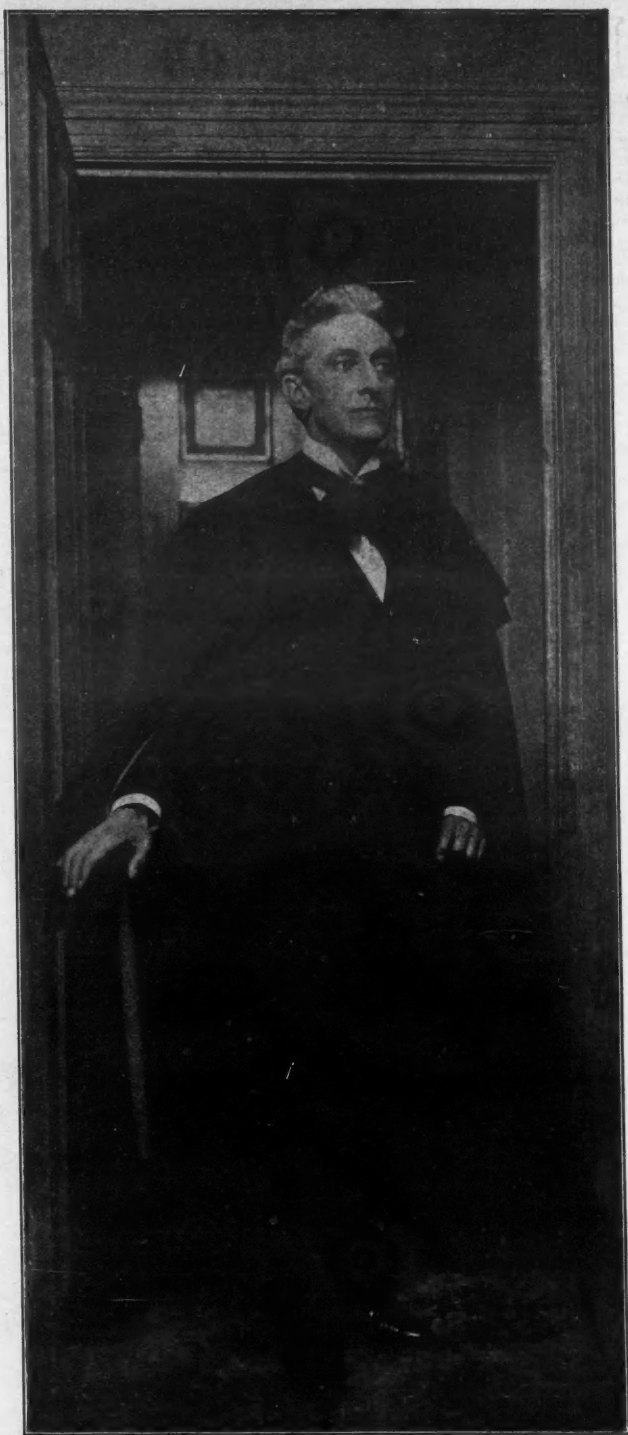
Births, Marriages and Deaths.

BIRTHS.
CHALLIES—At 83 Cartier street, Ottawa, on September 17th, 1910, to Mr. and Mrs. J. B. Challies, a son—George Swan Challies.

JAFFRAY—To Mr. and Mrs. Wm. G. Jaffray, a daughter, on Saturday morning, September 17th, 1910, at Surrey Lodge, Granville street, Toronto.

MARRIAGES.
MULLOWNEY—DICKENS—At the residence of the bride's parents, Toronto, on Wednesday, September 14th, 1910, by Rev. John MacNeill, assisted by Rev. J. G. Ross, Rosa E. Dickens, daughter of Mr. and Mrs. Thomas Dickens, to Rev. H. S. Mallowney, of Pittsfield, Mass.

DEATHS.
EVERETT—On Friday, September 16, 1910, in North Monaghan, Dolma Jane Higdon, wife of William Everett, aged 79 years, 6 months.



FORBES ROBERTSON.

The eminent poetic actor who will open his tour of this continent in "The Passing of the Third Floor Back" at the Royal Alexandra Theatre next week.

To his astonishment he found it in perfect tune; the vital part of the piano had come through unscathed; through the most savage test, as to its durability, that chance could offer. Dr. A. S. Vogt, the famous conductor of the Mendelssohn Choir, happened in the ware-rooms at the time the instrument was brought in and incredulously decided to try the piano himself. The instrument was found by him to be absolutely in tune, as stated. The Gerhard Heintzman Co. has always set up the claim of exceptional durability for the instruments, so admirable in other respects also, that it turns out, and were never optimists enough to think so perfect a demonstration of the truth of this claim, possible.



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and the "NOBLEMEN" CIGAR is eloquent proof of the value of careful study and specialization.

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LIVING IT DOWN

(Continued from page 14.)

clearing under the trees till she was quite close to Heriot, who sat there as though dazed by the suddenness of the thing, and by the way this home of his was drifting away into smoke. Eve's mouth quivered as she looked at him, and her eyes seemed to drink in the light of the fire.

Moving out of the darkness into the broad glare that filled the clearing, she stood almost within arm's length of Heriot.

"Ben!"

He started, dropped his hands, and looked round at her.

"Ben—your cottage!"

It was all that she could say to him for the moment, and Heriot, still dazed by the glare and the fury of the fire, turned his face from her and stared again at the wreck of the cottage.

She went quite close to him, and laid a hand upon his shoulder.

"Ben, how did it happen?"

"I don't know," he said slowly; "I put the fire out before I came away."

The touch of her hand was almost a caress.

"It hurts me to see those flames; I know how much more it must hurt you. The pity of it! It is as though it were part of you—yourself."

Heriot suddenly became conscious of the fact that her hand was resting on his shoulder. It was as though the wealth of her compassion descended on him, repelling and smothering the streams of bitterness and revolt.

"How did you come here, Eve?"

"John told me."

He looked up at her, and saw that she was wearing the black fur stole that he had given her. Eve's face, lit by the light of the fire, was transfigured by a tenderness that could not be hid.

"You will build it again," she said confidently.

"Perhaps. The successor would never have quite so much of myself in it."

"Ben, why not? You will have been taught by the first."

"I know; but there will always be the thought that it may end again—in smoke."

She looked at him with a gleam of the eyes.

"In a few days you will speak differently. I know how you are feeling for the moment. Come away now. John has gone on to Orchard's farm—to tell them you will be there to-night."

Heriot felt his manhood the stronger for her belief.

"I will walk home with you first."

"There is no need, and you are tired."

"No, not a bit. It will do me good to be with you a little longer."

They turned back into the wood, the light of the fire following them, striking here and there between the tree-trunks, splashing upon the brown masts and raising up mysterious and shadowy shapes that might have been the haunting spirits of the wood. Heriot looked back more than once, but he walked with his head up and his shoulders squared.

Eve's voice broke the silence.

"I wonder how the fire started?"

He thought a moment before answering.

"I have my suspicions."

"Oh?"

"The fire had been out for half an hour when I left for Crutchet. The place could not get alight of itself. I believe someone set fire to it while I was away."

He heard her draw her breath.

"Who would do such a dastardly thing?"

"Who? A name slips rather readily to my mind."

"Ben, it has come into my mind also. But would he be such a mean cur—"

"Things fester in some men's minds. And this would have been an honest deed compared to that other blackguardly act. Well, I shall never know."

All was quiet at Danebarrow when Heriot left Eve at the gate. Mrs. Midden's dog had hailed the sound of steps with vigorous and persistent barking till Eve had gone to the window and quieted him.

"Don't take it to heart, Ben," she said to him as he turned to go; "think if it had been the wood itself. You can rebuild a cottage, but not trees."

He loitered a moment, resting both hands on the bars of the gate.

"I shall go over the ashes to-morrow."

"It will be Christmas Day."

"True; I had forgotten it. What does it matter?"

He still hesitated, as though he had something more to say to her.

"Ben, come and spend to-morrow evening with me?"

"Ought I to?"

"I will echo your own words—what does it matter?"

"It might matter, a very great deal," he answered.

"None the less, Ben, come, or I shall feel so lonely."

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(To be continued.)

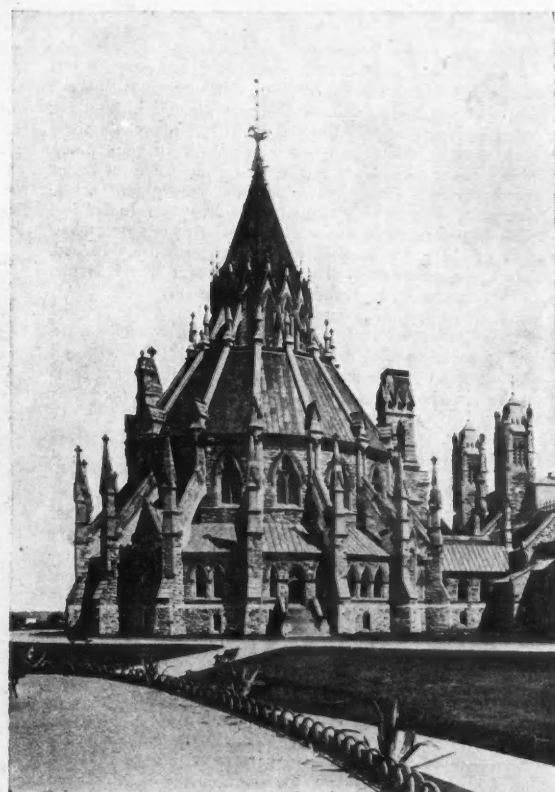
THE LIBRARY OF THE HOUSE OF COMMONS, OTTAWA



A corner in the Library, showing how the flood of books fills all the available space.



Mr. M. J. Griffin, Parliamentary Librarian.



The Library as seen from the Park.



Mr. A. S. Decelles, General Librarian.

A Bookman's Paradise

If you are really a bookish man, one of whom it can be truthfully said that "a jolly good book wherein to look is more to him than gold," and if you happen to be visiting the Parliamentary Buildings at Ottawa and are perhaps heartily tired of sitting in the Visitors' Gallery and listening to the prosy maunderings of ill-advised members of Parliament, I can tell you of a sure retreat where you will be shut away from all the petty noises of the world of politics, and where you can "loaf and invite your soul" in the silent company of the immortals. But first you must slip past the white-bearded old men who are the presiding deities of the corridors of the House of Commons. Once safely by them, you come to a pair of swinging doors, through whose glass panes you look into a long room filled with high desks and files and files of papers hanging from racks. This is the reading-room, and you must go around by the wall to the door in the back of the room, opening into a long passage.

Then suddenly it bursts upon you—the bookman's oasis in the political desert. You have come without warning into a great round hall, running up to a point, like the inside of a mighty cone. And it is lined with books, rows and rows of stately volumes stretching in all directions. There are books to right of you, and books to left of you, and books above and below. The rounded walls are covered with shelves, and besides this there are buttresses corresponding to those on the outside of the building, and these, too, are covered with rows of books. Even the floor is piled high with big volumes, and it seems that there is no crack or cranny so small as not to contain its share of the overflowing store of literature. That is the delightful thing about this library, the omnipresence of the books. In other libraries where

there are fewer books or more shelves, the volumes are stowed away discreetly and in perfect order, and one is presented with a stiff array of rows. Of course, this has its advantages, too; and it may be that the librarians of the Parliamentary Library have much reason to complain of their present cramped quarters. But your genuine book-lover is always an impractical and disorderly person, who loves to have his darling volumes piled all about him in magnificent disarray. He likes to see a flood of books, filling not only the shelves but also the floor and the tables and chairs, so that you can hardly move without wading through literature. And here he can be supremely happy.

It is certainly a bookman's paradise. Even the air of the place is bookish, and it is filled with the mellow odors of well-tanned sheepskin and morocco. One sometimes hears mention of the odor of sanctity. That, however, is a mere figure of speech. But here is a real odor, the odor of learning, a rich pervading atmosphere, full of the aroma of garnered thought, such as always hangs over well-stocked and ancient libraries. Those who are not of the elect might describe it as a certain mustiness, but to the book-lover it is dearer than nard and cassia and all their balmy fragrance.

The appeal to one's sense of color is even stronger. The mellow light floating down from above, fills the hall like a benediction. And in its gentle glow the rich tints

of gorgeous bindings blend softly on the shelves. Everywhere about are wonderful reds and dark greens and browns, touched with gold by the deft hands of the tooler. In strong and startling contrast to this rises a tall white statue of Queen Victoria in the centre of the room. It shows a truly regal figure, slender and stately, and it dominates the hall like the presiding deity of a temple.

But after all it is the silence, the holy calm of this home of many books, which makes the deepest impression on the casual visitor. Unlike most libraries of a similar character, with their constant come and go, their insistent rustlings of pages, and their ceaseless hiss of whispers, this is so silent that one can almost hear the book-worms gnawing their way through ancient manuscripts. It makes one think of those libraries in mediaeval monasteries where monks bent in silence over illuminated pages.

Suddenly there is a clatter. A page-boy bursts in with an order for a volume which is wanted for reference by some member on the floor of the House. There is a rapid scurrying as the book is tracked to its lair and drawn out from amid its kindred. The page-boy seizes it and clatters off again; and the library once more takes on its wonted quiet. It is all over in a minute, but it serves to remind the visitor that this place is no mere haunt of the bookish, remote from the needs and interests of the workaday world, but that it, too, plays its part in the great

work of legislation. It makes one realize that its main purpose is to furnish the harassed maker of laws a great treasure-house where he may draw on the accumulated wisdom of the legislators of other lands and other generations—for purposes of misquotation.

The use of the library naturally affects the choice of books on its shelves; and one is not surprised to find that the law-library alone consists of over twenty-five thousand volumes. There is also a very large department devoted to works on Canadian history and Canadian topography. In fact, the library contains almost every book on Canada that ever was published, and it is a perfect store-house for anyone who is interested in the Dominion and the story of its development.

For those who are interested in statistics, it may be pointed out that there are over three hundred thousand volumes in the library. Of these a large proportion are French. The sum of \$10,000 a year is provided for the purchase of books, and of this one-third is spent on French publications. There is also an allowance of \$1,000 a year for old books on Canada and America generally.

In spite of the serious purpose of the library, there is a considerable amount of fiction purchased—on the Q.T., at it were. This may be regarded in the light of an amiable concession to the weakness for romance of the wives and daughters of Senators and members of Parliament. Though it must not be supposed that it is only the women who read the "best-sellers" which find their way into these solemn precincts. On the contrary, some famous Parliamentarians are among the most voracious consumers of current fiction. There is that great old politician, Sir Richard Cartwright, who is said to read "everything in fiction that comes out." There is no romance too fluffy, no tale of adventure too blood-curdling, for this veteran of Canadian statecraft. It seems that he is especially fond of G. A. Henty, the old war-correspondent, who became the most prolific and popular of story-writers for boys.

According to the gossip of the library, it would appear that Hon. W. S. Fielding, the Minister of Finance, is also fond of novels, though it is likely that a large proportion of those down to his name are taken out for his family. Mr. R. M. Coulter, the Deputy Postmaster-General, is another eager reader of fiction, and he seems to agree with G. K. Chesterton on the attractiveness of the detective-story, for he counts even Nick Carter among his favorites.

As the special purpose of the library is to provide such books as may be required by our legislators, it remains open as long as Parliament is in session. If it is an all-night sitting in the House of Commons—they never have such things in the Senate—then the staff of the

(Concluded on page 29.)

LADY GAY'S PAGE

DID you ever consider this necessity of marking time? I was thinking about it, as from the sky parlor I watched the braw Kilties swinging round the corner on their way from church last Sunday. Now and then, in the march of life some of us have to mark time, and how we fuss and worry over doing it! It may be that the bold swing of those on the outside aggravates our rebellion, but do consider that if the inner man didn't mark time the line would never get around at all. Sometimes we are crowding our neighbors, or the whole march is stopped by some obstruction we in the midst or at the rear cannot glimpse or comprehend. Then the sharp order goes forth, "Mark time." And we, who are well trained soldiers, check our progress obediently and only give evidence of our selves and our discipline by the regular beat of our feet on the same spot until the glad "forward" set us moving. I know a man who has just heard the call to mark time in the midst of a gay march to success. He isn't doing it well, and frets and fumes because he is afraid those outer chaps will leave him behind. I have told him it's just a corner being turned, and he is thinking it over. His broken bone will knit all the quicker and better when he gets the notion assimilated. It is trying, I allow, to echo the plaint of the struggling workman, "Still, I don't git no forrarder," if one hasn't realized that one is marking time under wise orders. All soldiers have to do it now and then, and all lives have their hours of inaction, so let us accept the order as gaily as may be, and keep perfect time doing it!

DO you happen to know Woburn Sands? 'Tis a little quiet old place beside the great demesne of His Grace the Duke of Bedford, some two or three hours out of London. Not on the seashore as one might suppose, but a forested and rolling bit of rural inland England, with a light sandy soil and numberless odoriferous pines. There live sundry delicate folk, whose lungs are the better for the aroma of the great pines, and sundry retired service men, who have damaged their livers in India, and anxious paters and maters with unrobust youngsters, but none of these are invalids in the grosser sense. Indeed, they are a particularly happy and pleasant lot of people, and strike one with a cheery tone. The tiny town, straggling along one wide street, the cosy inn, "The Swan," with its solicitous staff, who do one so well and have a sort of pride in their service, the quaint little shops, and post office all amuse and entertain the visitor. 'Tis Beds on the one side of the wide street and Bucks on the other, and the woods which cluster about it on both sides are magnificent. One can easily be lost therein and wander for hours vainly seeking an exit near home. Woburn Abbey, the Duke of Bedford's seat, is near enough for an easy visit, and if you want surprises in a peaceful tour, get permission to drive or wander through the parks. You will be thinking you've "got 'em again," when you see the head and tufted ears and long mottled buff and brown neck of a giraffe craning round a corner at you, and if you are daring enough to clamber a fence and get out in a wide stretch of grass, there are chances that not the "gobbleuns" but the herd of buffalo may get you, if you don't watch out. As we drove sedately along the charming roadway, an emu and her brood of chicks emerged on the drive and promenaded in front of our horse with much dignity and deliberation for quite a distance, finally condescending to take to the woods again when our patience was threadbare. A pair of dromedaries with splendid fat humps and a couple of gnus were the next startlers, and a shaking bunch of feathers turned round to be an ostrich, or rather several of those ungainly birds. Hundreds of exquisite mottled deer, tame as kittens, lordly peacocks, queer water fowl and wood birds, and beastes of weird outlines which none of us could re-

of these, which cost four days from London, was down in Kent, where one meets quaint names and delightful little scenes and real English hospitality, meaning your breakfast in bed and no one expecting to be bothered with you before ten at earliest. My lady used to let me know when she was downstairs by a gentle little performance on the sweet old piano, and then, it was from the exquisite view from my room, to the even more exquisite peep from the lower windows, over the terrace and the pergola clustered with roses, to the giant trees away across the stretch of turf, over which the minute donkey paddled with his grass-cutter and a man and boy to coerce him. He was a dainty, little, wise old ass, and had his place among the things that had "belonged" for years to that delightful home. One day my lady took me motoring through the country, to old, delightful Tunbridge Wells, where, as at Brighton, but much more ancient, ghosts sit on one's shoulder all the day. We had tea in a little old place on The Pantiles, as the paved promenade is called, with its row of trees and arcaded shops, where society used to pose and ruffle in very old days. Miladi with its vapours (was it a polite name for fog or bad digestion?) went to drink the water at Tunbridge Wells, and got out of her sedan chair at the edge of that roughly paved walk, and devoted admirers kissed her hand and told her the latest gossip, which probably did her much more good than her glass of mineral nastiness. I hear a horrible report that miladi could have used a good deal more water beneficially, and it affected me, for one can so easily be clean, but at all events, her sedan chair did not smell like our motors. She would have fainted away at once, into some brocade, lace frilled arms, if she had captured one such whiff! We strolled up and down in the dappled sunshine and talked of the old, old times when Tunbridge Wells was the hub of fashion and the nest of intrigue, and then we went motoring soberly home in the sunset, and saw a dozen cricket matches, about which carriers' vans and messenger boys, and charming ladies in carriages and motors, and beves of delicious English boys

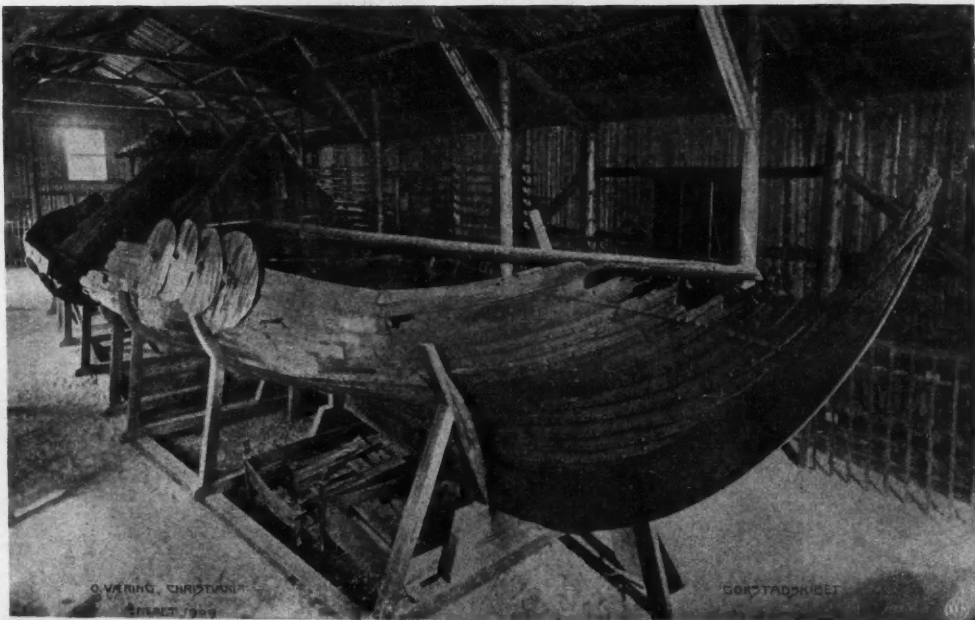
weather. The fountains were playing gloriously, the French garden and the English park were in their choicest summer loveliness, and under such conditions Herrnhäusen is the place to go. The fountains play Wednesdays and Sundays, and Wednesday we were bright and early after luncheon gazing at the grand spout forty-five metres high, which rushes up into the blue with tremendous power, while all the lesser water spouts play and glitter here and there. The open-air theatre is between two lines of stately trees, from which run many trim high hedges, forming a dozen entrances and dressing-rooms on either side of the perfect stretch of fine raised turf which forms the stage. The auditorium is a semicircle of stone steps, and under the trees are a dozen or more fine statues alternating with a dozen clipped cone-shaped miniature cedar trees, lining the stage on either side from front to rear. The stage is very deep, making quite a vista, and the whole place is elegantly kept in order. One longs to see the progress of some suitable play in so charming a setting. The palace is empty and looks very desolate. There is no King of Hanover now, and there is a duke who will be nothing less! So the palace is given to damp and disuse, though the beautiful garden and palm house are a boon for the public. Every sort of possible

Feminine Insincerity.

ONE of the most frequent charges levelled against women is that of insincerity. They are accused of so playing tricks with the truth that it becomes no better than a drawing room lap dog which is trained to die for its country for the base and trivial purpose of procuring in the long run a little piece of cake. There is a certain amount of truth in the charge so far as daily life is concerned. The great facts of existence seldom enter into our relations with more than one or two persons. With the rest we have more or less artificial communications which corrupt the bad manners of the natural human and turn them into good. In social life women are insincere. They would no more dream of telling an unwelcome visitor that they wished she had stayed at home than they would dream of sticking a hatpin into her. On the contrary, the consciousness of secret inhospitality has before now driven many a hostess into detaining almost by force a visitor who is really anxious to go. This insincerity naturally spreads over the whole of that wide surface of a woman's life which is presented to society. It is, however, not so much a moral failing as the defect of a quality without which women would be far less useful and



The midnight sun at Hammerfest, Norway, the most northerly town.



The Viking Ship at Christiania.



The open-air theatre at Herrnhäusen.

cognize, are in this unique park of thousands of acres. It gives one an uncanny feeling of having gotten mixed up with some menagerie on the loose, and the expectation of meeting some unpleasant animal with a taste for fat lady on any leafy avenue. I think there were rhinoceri wallowing in a deep pool, but they are not carnivorous, though their deep little eyes have a sullenly wicked gleam. Woburn Abbey itself is a huge place, plain and uninteresting architectural—but full of good things. Its proximity lent an interest to little old Woburn Sands, and one could enjoyably spend a week there wandering and wondering. What was I doing there? Just weaving in that golden thread of a perfect friendship into the motley of a glorious vacation!

EVERY time I go to England, I can spare less and less time for London. Because there are so many dear beauty spots to explore and get acquainted with. Another

and girls in governess carts, and collegians and old gentlemen were clustered in local loyalty and great excitement. And one thought of the smashing transatlantic diamond, with its bases and grimy cushions and disfiguring masks and general armour, and the "fans," with their hoarse, derisive, hysterical yells and noise, and wondered how the game of cricket, with its deliberate seriousness, its shapely white-flannelled men and its mild enthusiasts would appeal to "fans" and baseball fiends? I am not up with the procession, I know, but give me the cricket field! It's one of England's prettiest things.

TALKING of pretty things reminds me of one of the very prettiest outdoor things I saw this summer. It was the open-air theatre at the Duke of Cumberland's place at Herrnhäusen, Hanover. Herrnhäusen was the Mecca of one afternoon's outing in the delightful German city, and the fates were kind with the gift of good

tree may be studied in the grounds about the palace, shivering mimosa and gnarly cedar of Lebanon, distracted looking Japanese cedars and big-leaved palms. There was a wonderful lotus blooming in the conservatory and orchids to make one's hair stand up by their weird ugliness. But one could see most of these elsewhere, while the open air theatre is unique.

QUITE recently was discovered at the entrance to Kristiania Fjord one of the famous Viking ships, the tomb of one of the hardy Norsemen of old. This man, who was buried in his ship, a little cabin being built therein for his reception, was disturbed after all these centuries, and his scraps of bones or wisps of raiment are now in a glass case in the huge shed which covers the remains of his ship, one of the things the world on tour goes to gaze at during a visit to Norway. And you will please give the "i" in Viking a French pronunciation, and note that the word does not mean a great warrior, nor any sort of a potentate, the Vikings having been just ordinary countrymen. Thus is the wind taken out of our sails by those who know what is really what in Kristiania! To get the flavor of these old Norsemen one can do nothing better than cross by ferry from Kristiania to Bejgdo and take one's walk along the summer residence road into the middle of the island, where is the wonderful old Norwegian church, the museum full of interesting things, including model rooms, costumes and utensils of all sorts. Back further in the enchantingly lovely forest are old Norwegian houses, and a wee, old, dusky, empty chapel. There are girls and women in national dress ready to show you all things interesting about these old places. There are huge stone coffins, and exquisite silver jewelry, great wooden drinking mugs holding a gallon, and chests of pine with richly colored paintings inside and out—meaning, the old Norsemen only know what! Baby cradles that modern mothers would shudder at, so hard and straight and clumsy and box heads, and here and there great carved wardrobes and cupboards, and delightfully primitive chairs and benches polished by endless use. Sometimes a date staggers one by its antiquity, or a corselet of silver or gold tempts one to covet. It is all massive, strong, magnificently simple and impressive, this record of old Norway, and I have seen nothing like it anywhere.

LADY GAY.

A one dollar bill recently subjected to a microscopical examination by Government experts contained 92,000,000 germs.



THE BRITISH LION DEPOSED. One of the grotesque effects of the recent fire at the Brussels Exposition.

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Old Friends and New

He Called Her In.

He called her in from me and shut the door. And she so loved the sunshine and the sky!—She loved them even better yet than I. That ne'er knew dearth of them—my mother dead, Nature had nursed me in her lap instead: And I had grown a dark and eerie child That rarely smiled, Save when, shut all alone in grasses high Looking straight up in God's great lonesome sky And coaxing Mother to smile back on me. 'Twas lying thus, this fair girl suddenly Came on me, nestled in the fields beside A pleasant seeming home, with doorway wide—The sunshine beating in upon the floor Like golden rain.— Oh, sweet, sweet face above me, turn again And leave me! I had cried, but that an ache Within my throat so gripped it I could make No sound but a thick sobbing. Cowering so, I felt her light hand laid Upon my hair—a touch, that ne'er before Had tamed me thus, all soothed and unafraid— It seemed the touch the children used to know When Christ was here, so dear it was—so dear— At once I loved her as the leaves love dew In midmost summer when the days are new. Barely an hour I knew her, yet a curl Of silken sunshine did she clip for me Out of the bright May-morning of her hair, And bound and gave it to me laughingly, And caught my hands and called me "Little girl," Tip toeing, as she spoke, to kiss me there; And I stood dazed and dumb for very stress Of my great happiness. She plucked me by the gown, nor saw how mean The raiment—drew me with her everywhere: Smothered her face in tufts of grasses green: Put up her dainty hands and peeped between Her fingers at the blossoms—crooned and talked To them in strange, glad whispers, as we walked— Said this one was her angel mother—this, Her baby-sister—come back, for a kiss, Clean from the Good-World, smiled and kissed them, then Closed her soft eyes and kissed them o'er again. And so did she beguile me—so we played— She was the dawning Shine—I, the dark Shade— And we did mingle like these, and thus, Together, made

The perfect summer, pure and glorious. So blent we, till a harsh voice broke upon Our happiness.—She, startled as a fawn, Cried, "Oh, 'tis Father!"—all the blossoms gone From out her cheeks as those from out her grasp— Harsher the voice came:—She could only gasp Affrightedly, "Good bye!—good bye!—good bye!" And lo, I stood alone, with that harsh cry Ringing a new and unknown sense of shame Through soul and fame, And, with wet eyes, repeating o'er and o'er—"He called her in from me and shut the door!"

He called her in from me and shut the door! And I went wandering alone again— So lonely—oh, so very lonely then, I thought no little sorrow star, alone In all a world of twilight, e'er had known Such utter loneliness. But that I wore Above my heart that gleaming tress of hair To lighten up the night of my despair, I think I might have groped into my grave, Nor cared to wave The ferns above it with a breath of prayer. And how I hungered for the sweet, sweet face That bent above me in my hiding-place That day amid the grasses there beside Her pleasant home!—"Her pleasant home!" I sighed, Remembering;—then shut my teeth and feigned The harsh voice calling me—then clinched my nails So deeply in my palms, the sharp wounds pained, And tossed my face toward heaven, as one who pales In splendid martyrdom, with soul serene, As near to God as high the guillotine. And I had envied her? Not that—oh, no! But I had longed for some sweet haven so!— Wherein the tempest beaten heart might ride Sometimes at peaceful anchor, and abide Where those that loved me touched me with their hands, And looked upon with glad eyes, and slipped Smooth fingers o'er my brow, and lulled the strands Of my wild tresses, as they backward tipped My yearning face and kissed it satisfied. Then bitterly I murmured as before—"He called her in from me and shut the door!"

He called her in from me and shut the door! After long struggling with my pride and pain— A weary while it seemed, in which the more I held myself from her, the greater pain Was I to look upon her face again; At last—at last—half-conscious where my feet Were faring, I stood waist deep in the sweet Green grasses there where she First came to me.— The very blossoms she had plucked that day, And, at her father's voice, had cast away, Around me lay, Still bright and blooming in these eyes of mine; And as I gathered each one eagerly, I pressed it to my lips and drank the wine Her kisses left there for the honey-bee. Then, after I had laid them with the tress Of her bright hair with lingering tenderness, I, turning, crept on to the hedge that bound Her pleasant-seeming home—but all around Was never sign of her!—The windows all Were blinded; and I heard no rippling fall Of her glad laugh, nor any harsh voice call; But, clutching to the tangled grasses, caught A sound as though a strong man bowed his head And sobbed alone—unloved—uncomforted!— And then straightway before My tearless eyes, all vividly, was wrought A vision that is with me evermore: A little girl that lies asleep, nor hears, Nor heeds not any voice nor fall of tears.— And I sit singing o'er and o'er and o'er—"God called her in from him and shut the door!" —James Whitcomb Riley.

The Eyes in Summer.

THE much-discussed eye strain from snow is nothing in comparison to what a summer's campaign may do to eyes. Now, if ever, one has need of good judgment and knowledge, if one's sight is not to be hopelessly injured.

The long twilights alone are dangerous. Because it is so warm with artificial light we are tempted to finish the piece of work or read the last few pages by a daylight so dim that it is a dreadful strain on the optic nerve.

Dust is another menace. Few of us realize how harmful it is to drive, motor, or ride by open car windows with the eyes unprotected. If you do not like disfiguring goggles there is comparative safety in a chiffon veil.

After a long, dusty drive always bathe the eyes with hot water or in a mild solution of boric acid. Should the eyes appear irritated or inflamed put on cold compresses at night.

With open windows cinders are another danger of summer. Never neglect one. If it will not yield to ordinary measures such as drawing down the eyelids or applying the corner of a tightly twisted handkerchief, get professional assistance quickly. Hot weather increases the likelihood of acute irritations.

Glare is a decided eye danger. The hot sun on water, sand, or along a macadam road is harmful to most eyes, save those that are near-sighted. With extreme sensitiveness wear smoked glasses, otherwise a brown or white chiffon veil. The sun through a dark blue veil is injurious to some skins.

Never read in a glare or sit on a beach with the sun shining on book or work. Bad at any time, this may cause permanent eye strain in summer.

Sunburned eyes are common, especially at the seashore. Besides unsightliness and pain, the bloodshot condition of the eyes after a day in the hot sun may become so severe as to cause serious trouble.

Most eyes need more frequent bathing in summer than at any other season. Carry an eye cup in your trunk when travelling, and use night and morning, if only with a little salt water. Each time the face is washed lave the eyes and eyelids freely.

No matter how great irritation arises, do not listen to remedies advised by friends. The eye is too delicate an organ to be tampered with. Never poultice the eye. It is exceedingly dangerous.

If, as the result of summer strain, there are white flashes before the eye, lose no time in consulting a good oculist. It may mean a serious trouble that cannot be too quickly checked.

Eve's Apples.

AMONG the botanical curiosities of Ceylon is a fruit supposed to bear the mark of Eve's teeth. The tree on which it grows is known by the significant name of "the forbidden fruit" or "Eve's apple tree."

The blossom has a very pleasant scent, but the really remarkable feature of the tree, the one to which it owes its name, is the fruit. Orange on the outside and deep crimson within, each fruit has the appearance of having had a piece bitten out of it. This fact, together with its poisonous quality, led the Mohammedans to represent it as the forbidden fruit of the Garden of Eden.



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Who was at one time at the Paris Opera, but who sprang into fame on account of her singularly beautiful face and the curious style of her coiffure, the latter of which quickly became the fashion. It was once reported that she adopted this style of hair-dressing because she possessed no ears, and she persistently was the rumour revolved that to put an end to gossip she posed to a well-known Paris photographer with her hair arranged prettily on the top of her head and her ears in full view of the spectator.

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Ladies' All Linen Hemstitched Handkerchiefs, 4 1/2 yds. hem, 36 doz. Ladies' Linen Handkerchiefs, hemstitched with drawn thread border, \$1.08 doz. Gent's Linen Hemstitched Handkerchiefs, 4 1/2 yds. hem, \$1.56 doz.

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TORONTO SOCIETY

THE marriage of Miss Edith Isabel Giffard Jackson, daughter of Mr. W. T. Jackson, and Mr. Harry Marshall Erskine Evans, of Edmonton, took place on Saturday, September 17, at half past four o'clock in St. George's Church, Rev. Canon Cayley and the Dean of Trinity being the officiating clergy. The church was decorated with autumn blooms, bouquets of pale pink asters, sashed with satin ribbons marked the guests pews, and the white festal hangings and lights made the high altar beautiful and bright. Mr. Phillips played the bridal music, and the bride was brought in and given away by her father. His Worship, Mayor Geary, was best man. The bride, whose beauty is well known, was extremely attractive in her *robe des nocces* of softest *ninon de soie* over satin, with an exquisite flounce of old Brussels lace. Her veil of tulle was bound about her hair with a trailing garland of orange blossoms, and she carried a very pretty shower of lily of the valley, tied with many knots of white chiffon ribbon. Miss Dora Ridout was maid of honor, in pale blue, and a black plumed hat, her bouquet was of pink roses. The ushers were Mr. Fred Bartlett, cousin of the bride, and Mr. Geoffrey Smith. Among the guests seated on the groom's side of the aisle were Mr. and Mrs. Gladys Gurney, and His Worship the Mayor of Winnipeg, Mr. Sanford Evans, brother of the groom and Mrs. Evans—formerly Irene Gurney. The two latter guests came down from Winnipeg for the wedding, and have returned home this week. After the ceremony a reception was held at the charming home of Mr. and Mrs. Annersley, 4 Clarendon Crescent, who lent their house for the occasion. Mr. and Mrs. Jackson received the guests, the hostess wearing an elegant gown of palest grey satin with guimpe and sleeves of tucked grey net, and large black picture hat. The bridal gifts, including some fine family silver from the bride's relatives in England, were arranged in one of the rooms. The house was prettily decorated with white asters and other September flowers, and the buffet also, where the wedding cake centered the ranks of good things. Dr. Allan Baines, who has known the bride all her life, proposed her health, which he laughingly remarked had given him no anxiety up to the present Mr. Evans, who was a welcome change from the usual embarrassed bridegroom, made a very neat response. The guests saw the bride off from the lovely lawn with its borders of hydranges and huge pine trees, which give its name to "Pine Cottage." She looked a picture in a deep blue travelling costume and granny turban to match, and shook off the clouds of rice and confetti with great good humor. Mr. and Mrs. Evans went away in a motor, followed by many good wishes, both having old friends in plenty in Toronto. Without prejudice, it was agreed that they were the handsomest bride and groom seen for some time in this neighborhood. They are back for a little visit before going up to Edmonton, where Mr. Evans has settled, and where he met his bride last year during her tour with the Daughters of the Empire to the Pacific Coast.

The Hunt Club point to point races at Thorncliffe Park, north of Toronto, attracted a large crowd on Saturday, who went out by the Metropolitan car or motored out in gay little parties. Many of the latter were lunching at the King Edward before going to the country Mr. and Mrs. Bristol, Mr. and Mrs. Parkyn Murray, Rev. and Mrs. Crawford Brown, Mr. and Miss Susie Cassels of Ottawa, Mr. and Mrs. Suydam, Mr. and Mrs. Miss Mollie McLean, Senator Melvin-Jones, Colonel and Mrs. Victor Williams, Mr. Beardmore of "Chudleigh," Mr. and Mrs. James Worts, Mr. and Mr. Gordon Myles, Mr. and Mrs. Charles Cambie, Miss Phyllis Nordheimer, who I hear, is to come out this season; Mr. and Mrs. Sandford Smith, Mr. and Mrs. Vankoughnet, Colonel Chadwick, Mr. Harry Osborne, Mr. George Cane, Captain Van Straubenzee, Mr. Clinch, Mr. Lally McCarthy, Dr. and Mrs. Charlie Temple, Mr. and Mrs. H. Lockart Gordon, Miss Holland, Miss Maud Weir, Mr. Hume-Blake, Mr. Cronyn were among the large party viewing the races.

The Ontario Jockey Club are entertaining the usual party of friends and distinguished visitors at luncheon at the Woodbine to-day. The private car leaves the Queen's at 12.15.

The cable from London, which arrived last week announcing the death of Mrs. Walter S. Lee, a Torontonian from birth, was received with sincere sorrow by her hosts of friends. Mrs. Lee went over with Sir Henry Pellatt's party to England, and decided to put herself under treatment for a trouble of some duration, the operation subsequently decided upon being too much for her strength, and being followed by her lamented death. To those who had the privilege of her friendship it is not necessary to mention her invariable sweetness of disposition and many womanly excellencies. She is sincerely mourned by all who knew her. In compliance with her wish, her remains were interred beside her daughter's grave (Mrs. Charles Selwyn) and Mr. and Mrs. Cecil Lee, who were with her at her decease are now returning to their home in Toronto.

Mrs. Harris Hees returned last week from New Jersey. Mrs. Alan Sullivan has returned from England. Mr. George H. Hees is home from Europe.

Mrs. James Robertson, "Oasis," Centre Island, is in Montreal for a month to be with her brother, Mr. Hatton, who is ill in Victoria Hospital. She is the guest of her sister, Mrs. Tylee.

Mr. Gerald Larkin has left for a tour of some months in Ceylon and Asia. He will be much missed in gay doings this season.

Dr. and Mrs. Doolittle will occupy 619 Sherbourne street shortly, having purchased it from the Bank of Montreal.

Sir Montagu and Lady Allan, and Mr. and Mrs. Andrew Allan are expected at the Races to-day.

The marriage of Miss Eva Roberta Lancaster, of Havelock, and Mr. John A. Moffatt, of Belleville, takes place on September 29.

The marriage of Miss Edith Nordheimer and Mr. Cyril Kirk will take place in St. James Cathedral on October

26. The marriage of Miss Miriam Sweeny and Mr. Reginald Heber Edmonds will take place in St. Albans Cathedral on October 12. The marriage of Miss Suzanne Mara and Mr. Louis Saurin McMurray will take place on October 8, at the home of the bride's parents, 10 Chestnut Park Road.

Mr. and Mrs. Scott have taken Mr. Lockie Hamilton's house in St. Joseph street for the season. Miss Chaplin, of St. Catharines, Mrs. Scott's sister, is their guest, and is looking for a house where she and her brother will take up residence later on.

The engagement of Miss Ethel Love Bellingham and Mr. Rex Fairman Taylor, of Cobalt, is announced, and their marriage will take place about the middle of November.

The Misses Carty have returned from Europe.

Mrs. and the Misses Matthews, of Chestnut Park road, have returned from a delightful visit to California and to Mr. Frank Matthews in Winnipeg. Mrs. Herbert Tappan is coming on a visit to her people shortly.

Mr. Christie has completely demolished the family residence in Queen's Park, and, I hear, is to build a fine modern mansion on its site.

The Misses De Leigh Wilson have returned from Europe, where they have been touring. Miss Lila Wilson, the younger sister, will make her debut at the Military Ball on November 4.

Mrs. and Miss Bertha Forlong, of New York, have been visiting Major and Mrs. Murray at Scarborough.

Dr. and Mrs. Bruce Riordan have removed to their new house in Roxboro street east.

Mr. and Mrs. Edmund Bristol have gone to Quebec. Mr. Bristol is now quite recovered from his serious accident, when he was thrown from a dog cart in a runaway at Lake St. Louis last month.

Mr. Harlo Fleming has been paying a visit to his people in Bernard avenue, and is returning to his duties with the C.P.R. Pacific S.S. Line shortly.

As the wedding of Mr. McMurray and Miss Mara is to be celebrated in the house, the number of guests is very much restricted, and not half as large as the hospitable hosts would wish it to be.

The opening day of the tenth annual Ladies Meeting of the Royal Canadian Golf Club at the Toronto Club was ideal as to weather, splendid as to play, and inspiring as to attendance. "They were all there," said a man enthusiast; from east to west the fair contestants mustered, some records and championships scattered among them; George Lyon looked on with admiration, and certainly the golf deserved it. There was a luncheon and a tea under the kind care of the special entertainment committee and the day was perfectly delightful. A few of those on the balcony and the lawn were: Mrs. W. H. Beatty, Mr. and Mrs. Wallace Nesbitt, Mr. and Mrs. W. H. Cawthra, Mr. and Mrs. E. S. Cox, Colonel and Mrs. Sweeny of "Rohalston," Mr. and Miss Austin of Spadina, Mr. Bert Austin, Miss Muriel Dick, Major Carpenter, Mr. Frank Strathy, Mrs. R. A. Smith, Mrs. J. Gordon Macdonald, Miss Marion Laidlaw, the Misses Boulton, Mrs. Braithwaite, Mrs. Mulock, Mr. and Mrs. Laird, Mr. Inglis, Miss Yarker and a great number of others. Among the players were: Miss Dorothy Campbell, Miss Evelyn Cox, the Misses Harvey, Miss Dick, Mrs. McInnes, Mrs. B. McInnes, Mrs. Arthur Pepler, Miss May Denison, Mrs. Haydn Horsey and Miss Green of Montreal, Miss Ethel Butler, Mrs. Anderson of Montreal, Miss Fellowes, Miss Maule, Mrs. Musson and Miss Linton of Montreal, Mrs. Brydges of Winnipeg, Mrs. Rodger of Lambton, who won the handicap in splendid style; Mrs. Vere Brown, Mrs. Phippen, Miss Chaplin, Mrs. Inglis, Miss Hazel Kemp, Miss Haney, Mrs. Hills, Miss Caldwell, Miss Foy, Miss Chrysler of Niagara, Mrs. Duncan, Mrs. Stikeman, Mrs. Ross of Ottawa, Miss Brenda Ogden, Miss Hare of St. John, N.B., Miss Dawson and many others.

Mrs. Wichmayer (Mary Mara) is visiting her parents in Chestnut Park Road, having come from Germany for her sister's wedding.

Mrs. Riddell, of Walmer Road, and her family, have returned from a very quiet summer at their cottage in Georgian Bay, and Miss Elsie Riddell will spend the winter in Boston.

The marriage of Miss Rosa E. Dickens to Rev. H. S. Mallowney, of Pittsfield, Mass., took place at the home of the bride's parents Wednesday noon, September 14th. The ceremony was performed by Rev. John MacNeil, assisted by Rev. J. G. Ross. The bride's gown was dove-colored silk with silver trimming, and the travelling suit, rose broadcloth with cream and gold. Mr. and Mrs. Mallowney left by the steamer Toronto for Montreal. They will travel through Quebec and Vermont to their home in Pittsfield, where they will arrive about the first of October.

Among the coming events which are being discussed in the *beau monde*, the ball to be given by the Missisquoi Horse, Colonel Chadwick's Command, is looming into considerable importance. The date is Friday, November 4, and that will probably be the first large dance of the winter. The debutantes, whose patronage made such a success of the Charity Ball last November, are to be asked to dance the first Lancers. Needless to say these will not be the same debutantes, but their successors of the coming season, who are going to be a very attractive party. The ball will be strictly *a la militaire*, and the General and Mrs. Cotton, with a very smart contingent from out of town, have arranged to be present. Mr. Acton Fleming is the secretary.

Mrs. Arthur Kirkpatrick has been recuperating in Dr. Meyers' Sanitarium in Deer Park. Captain Kirkpatrick is better from his attack of typhoid in England, and cheering news is to hand of all the other sufferers among the Q.O.R.



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Bisque, over pale blue under setting handsome embroidery, size 38, Priced.....\$32.50
Shaded Chiffon, Oriental beaded design, collarless and short sleeves, size 36, Priced.....\$20

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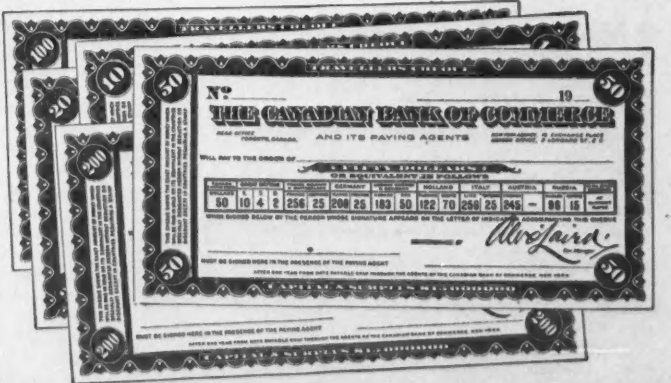
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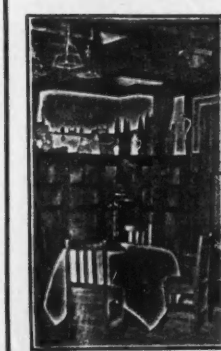
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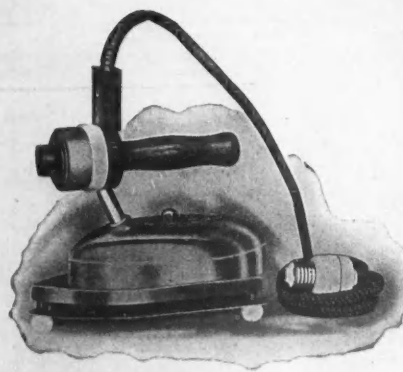
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Social and Personal.

LADY MULOCK will receive on the first Monday in October at her residence, 518 Jarvis street.

Mr. and Mrs. Boone, Mrs. Mallock, and Miss Irene Doolittle have been on a motor trip.

The number of lady chauffeurs is increasing in Toronto. During a short spin last week, I met five or six cars driven by ladies.

The report of a title for Mr. Aylesworth sounds like a recognition which is well deserved.

Miss Radcliffe and Miss Bellingham will be two of next month's debutantes.

Hon. Dr. Pyne, Minister of Education, has returned from England.

Mrs. Thomas Hodgins has sold her house in Bloor street west very satisfactorily. I have not heard how soon she will vacate the residence.

Mr. and Mrs. W. H. Cawthra are going abroad again shortly.

The Misses Dupont are expecting their sister from Victoria, B.C., on a visit.

The engagement of Miss Estelle Mary Lea, daughter of Captain Charles W. Lea, and Rev. Percival Morland Lamb, B.A., curate of St. Cuthbert's church, Leaside, is announced. Their marriage will be celebrated in October.

The marriage of Miss Eunice Scoville Pardoe, daughter of Mr. Avern Pardoe, Elgin avenue, and Mr. James Lister ("Tim") Nicholls of Buffalo, was celebrated at the home of the bride on Saturday, September 17. Rev. John McNeill, of Walmer road church, officiated. The bride, who was unattended, wore a costume de voyage of blue cloth and black plumed hat, and carried lily of the valley. Mr. and Mrs. Nicholls went to Muskoka for their honeymoon, and will be in Toronto en route to their home in Buffalo next week. Among the handsome wedding gifts were spoons of antique design and other gifts from the maternal grandmother of the bride, whose wedding took place in 1830.

The marriage of Miss Helen Strong and Mr. Albert W. Harris, of Newark, N.J., took place in St. George's church last Saturday, the Strong-Harris nuptials immediately preceding the Evans-Jackson wedding. Rev. Canon Cayley, assisted by Rev. R. Moore, officiated. Mr. Phillips played the bridal music. The bride was brought in and given away by her brother, Mr. Talbot Strong, who gave a dinner in the evening at the Queen's for the bridal party. Miss Strong made a handsome bride, in white satin, with embroideries of lily design, and trimmings of lace and pearls. The sentiment attached to the veil and wreath of having graced the bride of the mother of the bride was not lacking. The bouquet was of Bride roses and lily of the valley. The attendants were Miss Frances Macdonald, Miss Florence Shirley of Galt, and Miss Ethel Street. Miss Marion Hardpence, niece of the groom, was flower girl. The maids wore mauve with black hats faced with mauve and carried mauve asters. After the marriage, Mrs. Strong held a reception at her home, 174 Madison avenue, and wore pale grey gauze over white satin, black and silver hat with roses, and carried a bouquet of pink roses. Mr. and Mrs. Harris left later for a trip across the line, the bride travelling in a blue tailor-made suit and hat to match, relieved with white lace. They will make their home in Newark.

Mrs. Julius Miles has removed from Russell street, and is living at 160 Cottingham street.

Colonel and Mrs. Sweeney gave a dinner to the visiting lady golfers at the Toronto Golf Club last evening.

One cannot help remarking the number of unmistakably English people of the better class one meets in our down-town streets these days. Fine looking men, studious looking men, and women to match, who walk about with that unconscious tone and independence of the experienced traveller. They are not here on idle tours; they have come to see and study for themselves. What they say about the crowded cars, narrow streets, and lack of courtesy and attention in some of the best shops isn't always pleasant taking. One of these English ladies, who had occasion to shop yesterday remarked mildly to the saleswoman that she was not accustomed to be frankly gazed by young women behind the counter, and she would be much obliged for the whole attention of either one or other of the young women so amusing themselves. It was rather a good thing that the head of their department wasn't within hearing, but the two rude girls wilted under the steady look of that English aristocrat and dispersed themselves nimbly.

In St. Paul's Methodist church on Tuesday, the marriage of Miss Jessie Gertrude Milner and Mr. W. Manton Treadgold, B.A., of the Faculty of Applied Science, Toronto, was celebrated. A good many Toronto people went out to this happy event. Mr. and Mrs. Treadgold, on their return from their honeymoon, will reside at 13 Woodlawn avenue.

Hon. Clifford Sifton has been most successful in his exhibit at the Syracuse Horse Show, five firsts, six seconds, and four thirds being won by his horses. Mr. Sifton is an excellent judge of equines, and his love for a good horse has been inherited by his son, Mr. Winfield Sifton, who has ridden so many blue ribbons.

Mrs. Andrew Darling, whose great sorrow and shock in the sudden death of her husband last month aroused the sincere sympathy of her large circle of friends, is in New York, where her people have always resided.

The death of Mr. Frederick Cresswell at his home in St. Mary street on Tuesday in his 79th year, removed one of the old time bankers, formerly well known in Ontario. His remains were interred in Hamilton.

Dr. and Mrs. Halford Walker are back from their vacation and are at 74 St. George Street. Mrs. A. H. Walker and her family are back from Degross Point. Mrs. Douglas Ponton is back in town. Mrs. Norrey Burns is back from England. Dr. and Mrs. Willmott are back from the Pacific Coast.

The death of Mr. Remy Elmsley, of Barnstable, on September 16, is sincerely regretted by a very large connection and circle of friends. Mr. Elmsley's distinguished presence, courtly manner and fine character made him a marked man, who enjoyed unusual esteem. In his fine old home, he was a perfect host, and in all walks of life, admirable. A large family mourns his loss, to whom and

to Mrs. Elmsley are extended hearty sympathy and condolences. The funeral took place privately, and Requiem Mass was said in St. Basil's church on Monday at nine o'clock.

Mr. Oswald H. Scott, C.E., of 13 Admiral Rd. left for Portland, Oregon, on Tuesday of last week.

Mrs. Charles F. Wagner of Balmy Beach was at home on Monday afternoon to a number of friends. The hostess was assisted in the drawing room by Mrs. Robert Gay. The tea room and drawing room were artistically decorated with pink and white asters. Mrs. R. von Pirch of Parkdale presided in the tea room assisted by Miss von Pirch, Miss Wagner and Miss Vivan Wagner.

Mrs. Sternberg and her daughters have returned from the Wawa Hotel, Lake-of-Pays, to their home 124 Kendal Ave., where Mrs. Hehner will receive with her mother on Saturday, Sept. 24th from 4 to 7 p.m., to take leave of her friends before rejoining her husband in British Columbia, where she expects to reside for some time.

Mrs. E. F. Greenwood, Robert St., after a delightful outing in the Okanagan Valley en route to the Coast, has arrived in Vancouver, where she will spend the winter with her son and family, Mr. A. E. Greenwood of the Vancouver Daily Province.

Toronto people at "The Clifton Hotel" last week, included: Mr. William B. Boyd, Mr. H. V. Maynard, Mr. P. Bailey, Mr. Harold M. Tovell, Mr. and Mrs. W. G. Trethewey, Mr. W. P. Chapman, Mr. R. B. Priestman, Mr. W. Ham, Mr. E. S. Winslow, Mr. R. Newton, Rev. H. P. Plumptre and party, Mr. and Mrs. F. Edwards, Mr. E. E. Bellamey, Miss Perkins, Misses Hattie M. and Adele H. Austin, Miss Gertrude Sheppard, Mrs. Coping, Mr. George H. Grundy, Mr. and Mrs. J. F. Austin, Mr. and Mrs. Thomas O'Brien, Mr. and Mrs. Arthur Hewitt and party, Mr. and Mrs. C. Lesslie Wilson, Miss Elythe E. Hewitt and Gordon Hewitt, Mr. and Mrs. Fred H. Cragg, Mr. and Mrs. John Miller and Son, Mr. and Mrs. Robert Darling.

A Bookman's Paradise

(Continued from page 25.)

library must also sit through the weary hours until the dawn. Otherwise the library keeps fairly regular hours, from about nine in the morning till six at night.

Books are often ordered to be sent to the Houses of Parliamentarians, and for this purpose there is a staff of messengers—four in number. No youthful Mercuries, these, flitting to and fro on winged feet; but veterans grown grey in the service. In fact, one messenger has been forty years on the job. Their venerable appearance gives a certain dignity to the work. They harmonize with the spirit of the place, where boys would be a discordant note. This is no fit loitering-ground for effervescent youngsters, but rather a place where serene old age may contemplate the varied mystery of life from under the shadowy wings of ancient wisdom. I don't say that these venerable messengers actually spend their time in such lofty thoughts, but it would be quite in keeping if they did. At least, they have the air of doing so.

There is one very interesting department of the library which the casual looker-in does not see, as it is stored away in the private office of Mr. Descelles, the senior librarian. But Mr. Descelles is a very kindly and approachable gentleman, and like most ardent book-lovers, he is always ready to talk of the volumes he loves. Indeed, it is part of the pleasure of seeing the books themselves, to witness the loving care and pride with which Mr. Descelles handles them.

This department consists of rare old books of various kinds, but principally volumes dealing with the earliest days of Canada. For instance, there is an original edition of Champlain's voyages, published in 1613. And a beautiful book it is, the paper and printing being as good as when it left the press. I wonder how many of our modern factory-made books would stand that test. There is also an original edition of the narrative of L'Escarbot, the cheery chronicler who accompanied Champlain to Acadia, and who lived through some of the hardest and most stirring times of that romantic settlement.

Another very valuable feature of this collection is the complete set—with one or two exceptions—of the original editions of the Jesuit Relations, which have served as authorities for so much of early Canadian story. The first novel published in Canada also forms part of the collection. It is "Emily Montague," by Mrs. Brooks.

One tall volume contains all the issues of "Le Canadien," the first Canadian newspaper, which was suppressed by Governor Craig in 1810. It is a small sheet of two

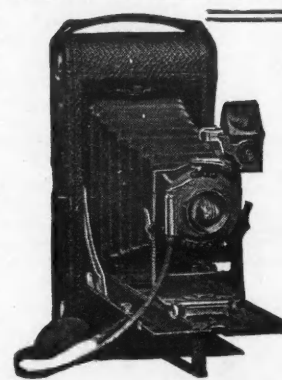
pages about eighteen inches long, and it serves to remind one how far we have travelled from that time to these days of huge Saturday editions.

The oldest book in the library is "La Somme Rurale," a body of rural regulations of various kinds, published in 1580. But the book on which Mr. Descelles especially prides himself is a volume of religious meditations from the collection of Henry the Third of France. It is a beautiful book, admirably printed and illustrated, and bears on its wonderfully tooled cover the skull and motto which distinguished the books belonging to this monarch. The motto is "Spes Mea Deus." It was published in 1583. Another book which once belonged to a character famous in French history is the "Cassandre" by Calprenede, which was owned by Madame de Pompadour.

There are two original editions of those interminable romances which occupied the attention of ladies of leisure before the days of the novel. One is "L'Astree" by Honore Durfe, in fourteen volumes, published in 1622. The other is that famous work, "Le Grand Cyrus," by Scudery, which was published in 1653. This edition is wonderfully bound in morocco, and once formed part of the library of the Comtesse de Verue, a great lady of that period.

When one leaves Mr. Descelles' office to find the way back into the corridors of the House of Commons, it is quite a puzzle which one of the many openings out of the round hall to take. There are about a dozen of them and they are all exactly alike, so far as the visitor can see. As a rule he wanders into half a dozen wrong passages, before he is told by one of the assistants to steer for the big clock, which is over the door leading back to the main building. But there is so much to interest a book-lover in this collection, that one is almost sorry to find the way out of it.

P.O.D.



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| Silver Heels - - - - | 2 |
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After the Race

is run and the excitement temporarily over, you'll be grateful for and she will relish a box of Ford's Best. Call in and inspect the assortment of novel, delicious and tooth-teasing confections we have provided for the Fall Meet. Boxes especially gotten up, decorated with appropriate pictures and medallions, and daintily tied with silk ribbon. Novelty Candy Horse Shoe inside each box.

'Phone Main 536, or call and we'll do the rest.

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THE YORKVILLE LAUNDRY
47 ELM STREET



Mousseline de Soie.

EVEN the long mantles which one sees at fashionable places afternoons, and the scarfs and capes thrown around the shoulders of smart costumes are made of transparent materials, more often than not of mousseline de soie. The Russian blouse even is made in this style, with bands of satin to give it sufficient body to keep its outlines. Such a blouse of white mousseline was worn by a young woman the other day over a gown of white foulard spotted with black. The skirt was short and the coat, distinctly longer at the back than the front, was belted with blue patent leather. A long scarf of blue satin lined with white satin was thrown over the shoulders and the huge flat hat was of blue horsehair, with a great butterfly bow of satin the color of the scarf.

Two shades of mousseline de soie, one over the other, with a banding of black satin is one of the latest manifestations of the scarf. Scarfs such as one seen in portraits of Empire days are used with the short frocks that are the thing for evening. Some of the gowns seen at the most elaborate places are of the "simple simplicity" style that seems out of keeping with the fashionable women wearing them. One the other day was made of grey crepe de chine in a model that was little more shapely than a child's slip. It was short and had a yoke of lovely old lace and the hem of the skirt had a band of satin the color of the crepe. Over the shoulders was worn a mauve silk voile scarf with very long fringe. All the accessories were of the same grey—the bag, shoes, gloves and the parasol, which was spotted with white.

The patent leather belts that are used with all sorts of daytime costumes are to be had in all colors and they have become almost as soft and thin as satin, so that they add little to the size of the wearer's waist. Bracelets and earrings are back again in vogue, and add to the quaintness of some of the old time looking costumes. A great many of the earrings are worn these days without piercing the ears, which is an improvement, according to most persons, on the old barbarous custom of making a hole in the flesh through which to dangle ornaments. If earrings, why not nose rings? occurs to any normal mind.

Toby frills are among the popular things in neckwear. Just copy the style from the old "Toby" on the dining-room rack and there can be no mistake. White net, sheer lawn and fine handkerchief linen hemstitched and edged

Transparent Fabrics.

IT'S the gauze draperies that keep the gown of to-day from its worst effect. Given the scanty skirts that measure two yards or less around and the waists hugging the figure close, and make them in satins and silks, without anything to relieve the clear outline of the human silhouette, and the result would be impossible. But the gauze draperies, with deft fullness where it is most needed, give grace without bouffantry, while the straight, slender outline is left.

There is every reason to believe that the fall and winter will see as many transparent fabrics used as ever. Already the silk counters are brimming over with lovely pieces in the various phases of weave and price, and more will come later when the buyers understand just what it is that womanhood actually demands for the new season.

Since the body has been eliminated from fabrics and only sheerness and excessive suppleness left, it takes a good many gathers to make an appreciable bulk. Some

of these long, slender effects with unbroken shirt lines are things of real beauty on the long-limber girls of this country.

A graceful drapery was seen on a simple little foulard frock the other day. The skirt was short and plain and just wide enough to allow a free movement of the limbs without hampering the steps in the least, but folds were scarce in it. The tunic was cut at the bottom in big shallow scallops and outlined with three rows of soutache which queried itself into rings at the intersections of the scallops. Where the tunic was lifted at the left side it was caught with a buckle made of the silk and heavily braided. The girdle was slightly lifted and was plain at sides and back except for four rows of the braid. At the front and back it had wide leaf-shaped ornaments made of the braid in buckle effect. The waist bloused ever so slightly and had a lace yoke which was cut in one with the upper parts of the sleeves to the elbow, where they stopped. The top of the waist below this yoke was braided handsomely, and this was cut in one with the under part of the sleeves.

A very odd little frock seen at a dance had the entire waist and skirt to within fourteen inches of the floor made of eyelet embroidery on sheer batiste. The band at the hem of the skirt and the swirled drapery up one side were of blue mousseline and the belt was of the mousseline. The gown was worn over a blue slip.

A very effective suit for the first days of fall was seen on the street this week. It was made of a red thin wool with a little coat crossed at back and front, a quaint arrangement of gathers drawing it into the belt. The helmet-shaped toque was of red satin with black wings.

Fall Millinery.

BLACK satin is not a new favorite for the first fall millinery, but it seems more than ever popular this season. Some of the quaintest models that it has been Dame Fashion's privilege to launch for many a year are out in the plain satin trimmed with satin. There are both small and large hats of the kind, but the high-crowned turbans and the funny little mushroom or cloche shapes are the best liked. The satin is stretched on plainly and the band is crushed and the bow as big as the model will accommodate, and all are of unrelieved black satin.

Just now bows are put wherever the milliner decrees, and not until definite mandates come from the other side as to the desired silhouette of the fashionable head will any order in such placings be observed. The millinery buyers are long ago back from Paris, but they still have their ideas up their sleeves, keeping them sacred from public ears until the openings a few weeks from now. The models themselves are not yet here, but some are on the way.

Light scratch felts and soft beavers are the useful head covering for the early fall in the mountains and in travelling. They are trimmed with matching or contrasting bands of satin or with plain hat bands.

Flowers are giving way to feathers, though they go reluctantly. It looks now as though a richer feather season than ever was before us. But the price of feathers has soared so high that it is only a small part of the population who feels the lively interest in them that they once showed. Some of the new hats made of silk have their brims covered for two or three inches with a braid woven like straw and of something the same effect. This is quite conspicuous on tailored hats at the moment.



A DINNER GOWN AND A DANCING FROCK.

The dinner gown is a smart combination of black and delft blue, while the dancing frock is of pompadour and plain pink chiffon.

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In looking over the magnificent assemblage of Suits, Dresses and Costumes gathered for our Fall Opening one can only marvel at the capacity of the human mind for conceiving designs and effects that apparently have little or no relation to aught that has gone before.

That the new models possess not only originality, but wonderful style and beauty, is apparent at a glance. In gowns for evening wear especially we show some exquisite creations. Fabrics of unusual elegance in weave and color effect, hand embroideries, satin velvet trimmings, furs and laces have all been utilized with rare effect in producing garments that compel admiration.

Our whole exhibit in these most important departments may be taken as an authoritative expression of the last word in fashion and correct taste. It should be seen by every lady who can make it convenient to attend.

MURRAY-KAY'S FALL CATALOGUE

Our new Fall Catalogue of Millinery, Mantles, Costumes, Lingerie, etc., etc., is now in the printer's hands, and will be ready for mailing about September 28th. Out-of-town residents are invited to write for a copy. It will be mailed postpaid as soon as issued.

17 to 31 King St. E., Toronto

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—Prices are very reasonable. Phone message brings driver promptly.

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Take a tube with you on your outing trip.
JARS, 50c. TUBES, 25c. For Sale at
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ANALYSIS OF St. Lawrence Sugar THE STANDARD OF PURITY

Laboratory of Provincial Government Analyst.

MONTREAL, 22nd February, 1908.

I HEREBY CERTIFY that I have drawn by my own hand ten samples of the St. Lawrence Sugar Refining Co's EXTRA STANDARD GRANULATED SUGAR, indiscriminately taken from four lots of about 150 barrels each and six lots of about 450 barrels each. I have analyzed same and find them uniformly to contain 99.99/100 to 100 per cent of pure cane sugar, with no impurities whatever.

(Signed) MILTON L. HERSEY, M.Sc. LL.D.
Provincial Government Analyst.

The St. Lawrence Sugar Refining Company Limited, Montreal.

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Now, uniformity in flour comes only from eternal vigilance. It is the result of everlasting care and watchfulness at the mill. It can only be produced by the most advanced methods of milling and the most expensive up-to-date equipment.

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is its absolute uniformity. It never varies. It is the same yesterday, today, to-morrow. Year in and year out it is always uniform, always the best, always invariable in results whether for Bread or Pastry.

Royal Household Flour has to be uniform. It cannot be anything else. It is surrounded at every stage of production with the utmost care and watchfulness.

The Ogilvie Mills are models of up-to-date equipment—the machinery is the most advanced and most expensive—the inspection laboratory and test baking departments are the most complete and scientific in the world.

It has taken enormous Capital and the experience of a life time to achieve the absolute uniformity of Royal Household Flour. The watch, watch, watch and test, test, test which have made ROYAL HOUSEHOLD FLOUR the world's finest flour are your permanent safeguard as to quality.

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Our Cleaner is not a toy, but is the only thoroughly practical Vacuum Cleaner on the market.

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Agents wanted in every city and town where electricity is used.

H.P. Sauce WITH OYSTERS

Just a "suspicion" of H.P. Sauce gives that finishing touch which makes your plate of Oysters so enjoyable. You try it!

H.P.—rich, Oriental fruits and spices blended with Pure Malt Vinegar, with the cunning which comes from long, long experience.

So—next time it's Oysters let it also be—H.P.

NEW APRONS

NOT only do women wear aprons still, but they wear more different kinds than their grandmothers had. The modern girl has an apron for the pantry, another for dusting, one with special pockets with knitting and fancy work, and yet another variety, sheerer and more dainty, to protect the frock when presiding at a chafing dish.

The new aprons are fascinating in cut, trimming, and material, and the girl who likes to begin her Christmas gifts early will do well to specialize and make every friend an apron suited to her special needs.

The young housekeeper who keeps but one maid will like a cooking apron that entirely covers an afternoon or evening frock when she is preparing things in the pantry. These need not be the prosaic affairs of dark blue or red checked gingham. Blue, pink, or violet chambray, stylish dotted or barred mercerized cottons, or barred muslin that is not too sheer, creamy, unbleached muslin—all these launder as well as ugly materials.

Get a good pattern, preferably one that is circular, to avoid fullness. Sleeves are essential. They should be finished with a buttoned band, and big enough to slip easily over another sleeve. Cut away the neck in a small square or V. It is cooler and easier to fit than one close to neck.

A gift apron for the pantry should not have the handwork of another apron; its trimming should be bold, not delicate. The unbleached muslin can have a deep hem of colored gingham, old blue, rose, pink or violet, or the whole apron can be bound with a two-inch facing of color put on right side. The cuffs are also in color. These bands may be stitched by machine, but are prettier applied by braid stitching or rows of chain stitching in a tone deeper than hems.

More novel are appliques of color across the bottom in a wall-of-Troy in deep points, or in a running scroll. A bordered of detached diamond shaped pieces eight inches high of color applied with black mercerized cotton are stylish. Smaller diamonds can be used to border neck and sleeves.

A cool apron of white barred muslin can be trimmed with colored embroidery bands around neck and sleeves, or double scrolls in two shades of old blue or rose can be



MRS. LLOYD GRISCOM.

This American woman, formerly Miss Elizabeth Duer of New York, is deeply interested in public affairs and has been a factor in determining the career of her husband, who is Roosevelt's leading supporter in New York State.

briar stitched on narrow bias bands.

A work apron, voluminous and reaching to bottom of skirt and with a bib is dainty in pale pink chambray, briar stitched in white cotton. The square bib with ends that continue around the neck has the edge hem-stitched, while running from shoulder to bust are parallel rows of hemstitching and briar stitching. The bottom of apron is finished in ten-inch border, hem and briar stitching alternating, and similar trimming is used on ends of strings.

A dusting apron should cover the skirt of gown and is preferable with a bib. There should be at least one pocket. A novel design is made of white galatea trimmed with an inch border of pink flowered chintz. The bib reaching to bust, where it rounds into a semi-circular top.

The novelty lies in the use of chintz bands as pockets. They are cut in shape of a huge H, the side pieces being three inches wide and the cross pieces five inches. This is stitched to the apron along all the sides of uprights save the top, and across the bottom of a cross strip. This makes two lengthwise pockets

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| Damask Tray Cloths | 16x24 in. | .24 | 18x27 | .28 | 26x45 | .52 ea. |
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The Fall Display of Our Home Furnishing Sections takes place Mon., Sept. 26, and following days.



In announcing this splendid showing we bid you welcome to a collection of some of the finest merchandise offered by foremost manufacturers of the world.

The most fascinating achievements in art, and weave of France, England, Germany, Italy and the Orient are well represented, and on these two great floors with their wealth of displays one may find an answer to every Home Furnishing question in Floor-coverings, Wall coverings, Furniture and Draperies.



More Beautiful Than Ever Are the Exquisite Draperies Shown for 1910-11, particularly in those delicate shades of mulberry, French grey, mauve, rose and green. Moire and Florentines are weaves most prominent, while brocades are displayed in a profusion of most elegant effects. To be seen are such beautiful fabrics as wool tapestries, silk repps, the new goat hair cloth, hop sacking and metallic effects; also Verdure tapestries and hand-blocked linens, many of the last being printed on stones used over a century ago.

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Wall Papers in Effects of the Most Artistic Nature are the attraction for this year. This tendency in the English or French goods particularly is most pronounced; dainty soft colorings in floral and conventional flower designs being most noticeable. In the more novel effects are remarkable reproductions of leathers, such as elephants hide, in panel effect, all hand-made, for dens, libraries, halls, etc., at, per roll, \$8.50. Others are plain panel style in most striking representations of alligator skin. Here also are tapestry papers, two-toned effects, and exquisite satin and moire stripes in silk and satin at, per roll, \$1.50 to \$2.50.

The Floor-covering Sections feature such beautiful carpets as super-wiltons particularly in those dainty patterns and colorings of Louis XV. design; also many Axminsters in copies from Oriental rugs, the design and coloring being carried out most minutely. Brussels Tapestry, Wilton and Axminster squares are shown, the very high quality of the whole display being quite remarkable.



Sections are sumptuously prepared to supply every need of Fall Home Furnishing, and a cordial invitation is extended to you to attend the Fall display.



THE T. EATON CO. LIMITED

FINANCIAL SATURDAY NIGHT

32 PAGES

PAGES 17 TO 24

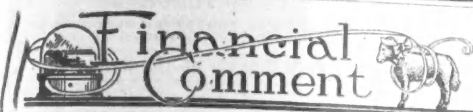
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WHAT is going on in Montreal Light, Heat, and Power? What is going on in Montreal Street Railway, and how will Canadian Light and Power and Shawinigan Water and Power be affected?

These are the questions which are the one point of interest in financial circles in the city of Montreal. In fact, the interest is not confined to Montreal, although it is keenest there. Shareholders of the companies mentioned are scattered all over the Dominion, and wherever they are located there will be curiosity to know what is in the wind.

Two weeks ago there appeared in this page an account of the attempt being made by interests friendly to Canadian Light and Power to buy control of Montreal Street Railway. It was explained that Canadian Light and Power was a company which had been formed to develop a water power on the Beauharnois Canal, about 27 miles up the St. Lawrence River from Montreal, and that the work of construction was still uncompleted, although the company expected to have from 20,000 to 25,000 h.p. from their initial development ready for delivery about the beginning of next year and had already made contracts to deliver, in Montreal, in April. At the time of writing the article referred to, there was good reason to think that the Canadian Power people had secured not less than 40,000 out of the total of 100,000 Street Railway shares, and many were of the opinion that, notwithstanding the opposition of many of the directors of Street, control had changed hands.

These incidents had furnished the street, in Montreal, with the only sensations it had experienced for many weeks. Subsequently, however, the street has had a continuation of public utility merger thrills.

It became evident last week that Montreal Light, Heat and Power had once more got the start on its competitors and had captured the ten-year contract for the lighting of the city streets. The market for Montreal Power stock became rather more active, and from 132, on Monday, it jumped to 136, Tuesday, amid some small excitement and a turnover of 2,000 shares. This was more activity than had been displayed for months. The general belief was that the improvement was due to the evident success of the company in the matter of securing the street lighting contract.

The following day the activity was kept up, 1,600 shares changing hands and prices holding steady.

On Thursday the real fun began. The market opened at 136 in the morning and trading shortly grew violent. Blocks of hundreds of shares were snapped up and the bidding carried the price, before the close of the morning session, up to 145, a jump of nine points from the opening. Over 4,700 shares changed hands. This was followed by over 2,000 in the afternoon, prices running off to 142½ on realizing towards the close.

The "Street" was wildly excited, as may well be imagined, and the rumor went the rounds that a feature of such prominence presaged a deal between Montreal Power and Street Railway.

Meantime, however, Shawinigan came in for attention. Prices started at 101, for a five-share lot, in the morning. Then buying ran into the hundreds and prices jumped one point at a time, in sympathy with Montreal Power, till 106 was reached. After this, selling forced the market back two points, at the close. Over 1,300 shares changed hands, and both Shawinigan and Montreal Power made new high record prices.

Power established another high record price the following morning, going to 148 on heavy buying. By this time, everyone knew of the rumors. Over 7,200 shares were recorded in the forenoon session and over 1,300 in the afternoon, making 8,500 for the day. The market eased off at 144 at the close. Of Shawinigan, almost 900 sold in the forenoon and over 400 in the afternoon, a total of 1,300, but prices did not get above 106 and closed at 104.

On Saturday, Shawinigan was not very active, being steady in price. Montreal Power kept up a fast clip, over 4,800 shares changing hands and prices holding around 144 to 145. The week closed with Power strong and a total turnover, since Tuesday morning, of probably 24,000 shares.

Trading on Monday of this week was more active than ever, and about 10,000 shares were added to the 24,000 of last week, amid an advance in price to 151. At the same time, Shawinigan grew more active than ever and ran up close to 110.

Rumors flew around concerning the consummation of a deal between Montreal Power and Montreal Street. Other rumors included Shawinigan in the deal, and still others made it complete by adding Canadian Power. Those who coupled up only Montreal Power and Montreal Street, allowed that the question of including Shawinigan would be little more than a formality, when the time arrived, the two concerns being already so close to each other. This is probably the case, but there is little possibility of including Canadian Power, the terms of the lease precluding any amalgamation or agreement.



MEANTIME, what would be done with Canadian Light and Power?

Assuming that the Canadian people had obtained control of Street Railway, what was all this hurrah in Montreal Power for? If they hadn't obtained control, what would happen the deal proposed by them? Would the Canadian Power people be utterly routed, and would they joyfully assent to any other proposition which might be brought up at the Street Railway annual meeting, on November 2? Such docility could hardly be expected of them. At the least, they seemed to have control of 40 per cent. of Street shares; consequently, some of the rumors permitted the Canadian Power people to participate in a four-sided feast.

The present bonds and stock of the four companies is as follows:

| | Bonds. | Stock. |
|------------------|-----------------------|--------------|
| Montreal Power | \$10,107,000 4½ to 5% | \$17,000,000 |
| Shawinigan Power | 7,000,000 4½ to 5% | 7,500,000 |
| Canadian Power | 4,000,000 5% | 6,000,000 |
| Montreal Street | 4,428,000 4½% | 10,000,000 |
| Total | \$26,535,000 | \$40,500,000 |

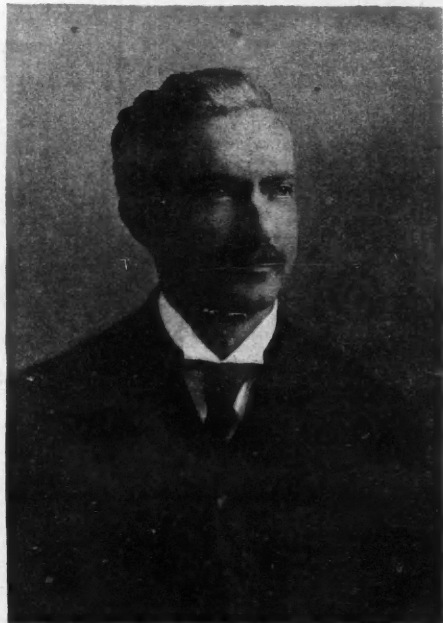
In the case of Shawinigan, the \$500,000 new stock

about to be issued is included in the above capitalization and the \$3,000,000 four and a half per cent. debenture stock is added to the 5 per cent. bonds.

As to the amount of new stock which would be given in exchange for the present stock, opinion varied. For the most part, however, the value of \$250 per share placed on the Street stock by the Canadian Power people was considered a proper value. Montreal Power, it was claimed, should go in at \$190 per share, that value having been placed on it by a high financial authority. Shawinigan was to be allowed \$150 and Canadian Power \$100 per share.

While the basis mentioned does not strike one as being specially unfair, there is no justification for assuming these figures more than any others. The only well-defined proposition which has yet been put forward is that by which Canadian Power interests in the deal they are engineering with Montreal Street, are said to be proposing that Street Railway shareholders shall take \$250 in 4½ per cent. debenture bonds for each \$100 share of 10 per cent. stock, thus assuring themselves of bond interest of 11¼ per cent. per annum instead of 10 per cent. in dividends, and in addition thereto take a bonus of half a share in the new concern for each share they turn in. In consideration of this half share bonus given the railway shareholders, the Canadian Power shareholders would also get a bonus of half a share, making one and one-half new shares for one old share.

Although it was reported that a meeting of some nature was to take place early this week between the Street Railway and the Montreal Power directorates, at which a plan was to be formulated, no offer of any nature had been officially laid before the directorate of any of the concerns at the time of writing. But the directors of Street Railway recently issued a notice to the effect that they might have a proposition to place before their



C. E. E. USSHER.

Just appointed Passenger Traffic Manager of the C.P.R. Mr. Usher entered the service of the railroad twenty-two years since, and he has held a number of responsible positions. As Passenger Traffic Manager he has jurisdiction from Liverpool, England, to Hong Kong, China.

shareholders and asking them not to part with their proxies in the meantime.

It is naturally assumed that there is some connection between the activity in Montreal Power and this meditated action on the part of the Street Railway directorate, although it is not yet clear what would occasion the activity. If it were assumed that the Street Railway directorate was buying Montreal Power, the question would arise as to why they should do so. If they have lost control of Street, they could not force their deal through, while if they have not lost control, they could refuse to take on the Canadian Power proposition.



At the time of writing it would seem that there are only two good explanations for the boom in Power. One is that the Street Railway directorate are following up their notice to subscribers with a strategical demonstration in order to prevent them handing their proxies over to the Canadian Power crowd. Even though the rule did not work and the directors found themselves with the stock on their hands it would be a good investment.

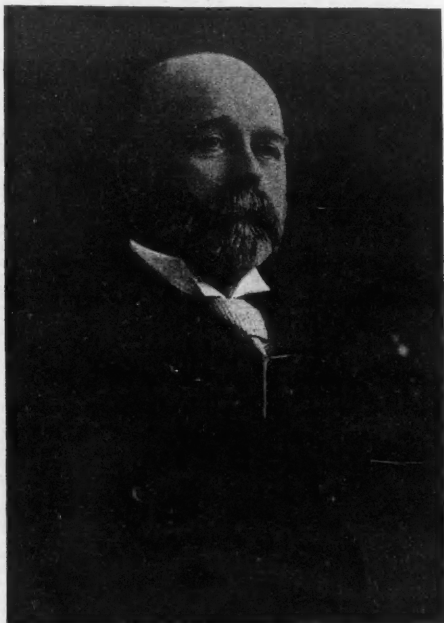
The other explanation is that Power is to be placed on an eight per cent. dividend basis shortly. Being assured of this, some of the bolder spirits on the Exchange saw an opportunity in the present position to boom Power, more especially in view of the success the company is likely to meet in securing the street lighting contract for the coming ten years. The news of this success was, in fact, practically concurrent with the commencement of the advance, and may have been the determining factor. The market followers, even without any knowledge of an increase in dividend, would conclude that the Railway directors were out to secure control, or that some other fight was on which would boom the price, and they would all jump in and grab a chunk, more especially as an amalgamation deal of this nature has been talked of for years past. The buying would live matters on the Exchange and give the crowd a chance to make some money. In case the public would not come in and take the stocks off their hands, an eight per cent. dividend would be good enough to hold the price around 150 anyway.

While the explanation of a probable increase in the Montreal Power dividend might account for all that has taken place, it does not follow that there will be no attempt to bring about a deal between Montreal Power and Street Railway in order to offset the Canadian Power proposals. That it would be a very easy matter to bring about such an amalgamation, providing the Canadian

Power people did not object, is evident from the fact that the big stock-holders of Montreal Power are also large holders of Street and, for that matter, also of Shawinigan.

So far as the directorates are concerned, outside of the presiding officers, about one-third of the Power directors are also Street Railway directors, the names being: Hon. L. J. Forget, Sir H. Montagu Allan, and George Caverhill. The other members of the Power directorate are H. S. Holt, president; Rodolphe Forget, vice-president; Hon. Robert Mackay, C. R. Hosmer, Hon. H. R. Rainville, and J. E. Aldred, president of the Shawinigan Company. The president of Street, Hon. L. J. Forget, is a member of the Montreal Power directorate, and besides the other directors referred to above, there are also on the Street directorate: K. W. Blackwell, vice-president; W. G. Ross, Paul Galibert and Robert Meighen. Otherwise, there is no similarity between the directorates of the four companies.

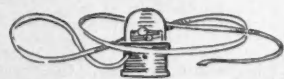
Sufficient community of interest has been shown be-



ROBERT KERR.

After forty-five years of continuous service in the transportation business, Mr. Kerr is out of harness. He has relinquished the post of Passenger Traffic Manager of the C.P.R. and retires to spend his remaining years in well-earned leisure. Mr. Kerr, who was originally of Toronto, joined the C.P.R. in 1864.

tween Montreal Power and Montreal Street Railway to make it evident that some sort of agreement might readily be brought about between the concerns had the effort been made in the past, when the entire "Street" was in readiness for some such deal. At the present time, however, it would seem that there is really more similarity of interest between the shareholders of Street Railway and Canadian Light and Power. The shareholders of the latter company probably own one-third the stock of the Street Railway, and with what proxies they can accumulate, they ought to be able to make matters very interesting for any opposition proposal.



In view of all that is going on in Power and Railway circles, a review of the Montreal Light, Heat, and Power Co. will be of interest.

The company was formed early in 1901, and consisted of the Montreal Gas Co., the Royal Electric Co., and the Montreal, St. Lawrence Light and Power Co., and the Imperial Electric Co. These companies owned practically all the public light, heat, and power plants in the city, steam or hydraulic, with the exception of the Lachine Rapids Hydraulic and Land Co., which was then about commencing.

The companies carried the following securities:

| | Bonds. | Stock. |
|-------------------------------|------------------|--------------|
| Royal Electric Co. | \$525,000 5% | \$2,250,000 |
| Montreal Gas | \$80,074 4 to 5% | 2,998,640 |
| Imperial Electric | 150,000 | 150,000 |
| Montreal and St. L. T. & P. | 2,000,000 | 2,750,000 |
| Total | \$3,455,074 | \$10,148,640 |
| Montreal L. H. and P. Co. had | \$2,500,000 | \$16,977,800 |

The Royal Electric and the Montreal Gas Companies were both given \$250 stock in the M.L.H. & P. Co. for each par \$100 worth of shares, and it seems likely that the other concerns were exchanged share for share. Some of the shareholders of Montreal Gas objected to the new stock and 2,000 shares refused the offer, taking 8 per cent. per annum in preference. The Gas Company had been paying 10 per cent. dividends and the Royal Electric had been paying 8 per cent., and shortly before the merger the shareholders of the latter company had received \$750,000 new shares at par. Previous to the merger, the stock of the Royal and Gas had been selling at \$180 to \$200 per share, but as the event approached, the price climbed towards the \$250 mark.

There was some similarity between the position then and now. The position of the older concerns was being threatened by a rising new concern, Lachine Rapids Hydraulic and Land Company, whose development was being made on the outskirts of the city, at the foot of Lachine Rapids. This company was a thorn in the side of the Montreal Light, Heat, and Power Company for two years, and eventually, in 1903, it was decided to give it its price. So far as can be seen, the Lachine Rapids Co., together with its subsidiary companies, the Standard Light and Power and the Citizens Light and Power Co., were purchased for \$4,000,000. To be more particular, the Montreal Power Company paid \$190 per share for the Lachine stock and \$400,000 for the subsidiaries. That would make \$3,781,950 for the \$1,990,500 stock, a total of \$4,181,950.

At the end of the year during which the purchase was completed, we find the Montreal Light, Heat, and Power

Company with the following securities as compared with those at the close of the year ending April 30, 1910:

| | Bonds. | Stock. | Div. Quotation. |
|------|-------------|--------------|-----------------|
| 1904 | \$7,753,000 | \$17,000,000 | 4% 70-75 |
| 1910 | 10,107,000 | 17,000,000 | 7% 130-135 |

It was subsequently stated that the gross earnings of the individual concerns, previous to the taking in of the Lachine, was about \$2,000,000, the net being about \$900,000. The following shows the earnings at the close of April 30, 1904, and at the close of April, 1910:

| | Gross. | Operating. | Fixed. | Profits, Transfers d. |
|------|-------------|-------------|-----------|-----------------------|
| 1904 | \$2,589,446 | \$1,243,686 | \$461,745 | \$884,033 |
| 1910 | 4,240,945 | 1,848,878 | 480,867 | 1,911,200 |

The power now being developed by the combined companies (to which has been added the Provincial Light and Power Co., a creation of the past few years, with a water development on the Soulanges Canal) is approximately as follows:

| | |
|---------------------------------|-------------|
| From Chambly water power | 25,000 h.p. |
| Lachine water power | 10,000 h.p. |
| Shawinigan water power (leased) | 15,000 h.p. |
| Steam in city | 10,000 h.p. |
| Soulanges water power | 20,000 h.p. |
| Total | 80,000 h.p. |

The probabilities are that the above is a high estimate. Greatly increased power could be drawn from the Shawinigan Company whenever necessary.

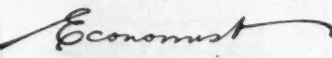


It is only possible in the roughest way to make estimates from the above which would be of value in forming conclusions concerning the merits of the Canadian Light and Power offering. The receipts of the Montreal Power Company naturally include the receipts from the gas department. The latter, at the time of the merger, were about \$830,000, the net earnings, after operating expenses, being \$391,000. It seems probable that, making allowance for some such deduction as this, the average selling price of the above-mentioned horse-power would be about \$45, while operating expenses ought not to be over \$19, leaving a net profit of \$26, or, say, \$25 per h.p. The figure seems not too high, at any rate, and if applied to the development of the Canadian Light and Power may give a rough idea of the possible profits.

It is claimed that from 20,000 to 25,000 h.p. will be ready at the Beauharnois Canal for delivery next spring. Accept the lower figure, and the result is net earnings of \$500,000. Take bond interest of \$200,000 away, and \$300,000 is left. This, without making allowance for depreciation, etc., would be 8 per cent. on the capital stock. As this is only the initial development, and as it is estimated that not less than 75,000 h.p. will be developed at the same point within two years, the above estimate is, of course, altogether inadequate if regarded as the value of the Canadian Power concession.

Assuming that the Montreal Power proposition would be \$250 in stock for Street Railway and \$190 for Montreal Power, and that Canadian Power proposition would be \$250 in bonds for Railway stock and a bonus of half a share stock for both Street and Canadian Power shareholders, the securities of the alternative mergers would be as follows:

| | Bonds. | Stock. | Total. |
|------------------------|--------------|--------------|--------------|
| Montreal Power—Railway | \$14,533,000 | \$57,300,000 | \$71,833,000 |
| Canadian Power—Railway | 33,426,000 | 14,000,000 | 47,426,000 |



The report by Mr. E. F. Crome, the British Commercial Attaché at Tokio, on the trade of Japan for the year 1909, was issued recently. It shows that the total import and export trade of Japan during 1909 amounted to \$82,413,033, a decrease of \$734,163, or a little less than 1 per cent., as compared with the previous year's \$83,147,196, but a falling off of \$12,205,989, or 12.9 per cent., as compared with the record year of 1907. In last year's report it was stated that a decrease in the total trade as compared with the total for the preceding year was an event that had only occurred once in recent Japanese commercial history; but one decrease on top of another decrease is a thing which has not happened since 1884, at which date the total trade was worth less than \$7,000,000.

Complete loan and trust company returns have not yet been rendered to the Provincial Treasurer, says Canadian Finance, of Winnipeg, but the following details indicate that the investments of such institutions in Manitoba totalled well over \$35,500,000 at December 31st, 1909. Within five years there has been a gain in this respect of some ten million dollars at least. Companies report that the current year is bringing a steady increase, and by the close of 1910 it is likely that the aggregate will be \$37,500,000 or over—the great bulk of this being, of course, in mortgage loans.

The year-to-year increase in total loans does not begin to measure the amount of new business transacted by the companies in Manitoba. In a province with so many long-established farming communities, companies have each year large repayments to reinvest. For example, one company which for a generation has been actively identified with the development of the province, receives each year some \$1,500,000 of principal and interest from its clients. So that placing new loans amounting to \$2,000,000 would involve only \$500,000 of fresh funds.

Another factor modifying the apparent rate of increase in farm mortgage loans in Manitoba is the steadily growing wealth of farmers in the older sections; they themselves are in large numbers becoming lenders instead of borrowers.

As to the safety of principle and its 7 per cent. interest, when invested in carefully inspected Manitoba lands, no one entertains doubt. Pointing to a square of thirty-six townships on a map in his office, the local manager of one important loan company remarked to Canadian Finance this week:

"We have about one million dollars placed right here. In twenty-five years we have not really lost one dollar of principal or interest in that locality."

Certainly not a record that maketh ashamed.

Marriage is a close corporation with only two stockholders, one of whom is preferred and the other common. Occasionally they are minority stockholders. The preferred and the common stockholders are always engaged in a fight for control.—Life, New York.

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Butte, Montana, Sept. 15th, 1910.
Editor, Gold and Dross:
Will you be good enough to furnish me with information relative to The Chicago-Alberta Oilfields Co., Ltd.?
Tom B. Moore.
Its record indicates it to be a most doubtful proposition.

Ottawa, Ont., Sept. 16, 1910.
Editor, Gold and Dross:
Would you be kind enough to inform me through your columns if the Diamond Vale Coal and Iron Mines are still alive, and if so, what its value is?

Still alive, I believe, but apparently of not much value.

K. M. F., Wingham, a shareholder of the Rossland White Bear Mining Company, has asked for an opinion on this property, complaining that although she subscribed for stock and paid several assessments there has been no dividend return.

A communication sent to Walter E. Warren, secretary of this company, brings a reply which puts the position frankly. That is to say, the mine is closed down and apparently for the reason that although it has produced 75,000 tons of copper the quality was not of sufficient grade to warrant shipping. There is a watchman on the property and the machinery is there, so that the mine might be opened up again if the occasion warranted it. At present the directors are, the secretary says, trying to dispose of the property.

Toronto, Sept. 19, 1910.
Editor, Gold and Dross:
Can you give us any information about The O'Kelly Mines of Gow Ganda? Many people put good money into this concern about a year and a half ago, but I do not think have ever heard a word of what has become of it. No statements issued, no meetings of the shareholders, and at the present time do not think they are even trying to find silver. The directors of The O'Kelly are said to be representative men, as you will see from the list enclosed.

Directors: Hon. Dr. Wm. Pugsley, Minister of Public Works; Hon. Sir Frederick Borden, Minister of Militia and Defence; H. A. Young, Silver Queen, Cobalt; E. M. Macdonald, M.P., Pictou, N.S.; Geo. Gordon, M.P., District of Nipissing; Senator Archie Campbell, Toronto Junction; W. A. Warren, Warren Bros. & Co., Toronto; V. T. Bartram, North Bay; Chas. A. Young, Commissioner Transcontinental Railway.

Officers: Sir Frederick Borden, president; A. J. Young, vice-president; W. A. Warren, 2nd vice-president; V. T. Bartram, treasurer.

All of which goes to show the value of "good names" in a mining venture.
Crown Bank, Toronto: Messrs. Mighton & Cavanaugh, of Vancouver B.C., inform me with regard to the International Gold and Copper Mining Company, of Rossland, B.C., that there was an old company of this name incorporated October 17, 1896, with a capital of \$1,000,000, 350,000 shares of which were placed in the treasury. A. C. Sinclair, M.D., was president; R. C. Macdonald, vice-president; and J. S. Patterson, secretary-treasurer; head office at Rossland. The assets of this company were sold by the sheriff for debt, and the stock of the company is absolutely valueless.

St. Catharines, Ont., Sept. 17, 1910.
Editor, Gold and Dross:
Any information you can give regarding shares in the Excelsior Cobalt Larder Lake Mining Co., and Mr. J. Culp, as promoter, will be very thankfully received.

J. C.
I don't know Mr. Culp, but I look on Larder Lake as being pretty much a sink hole for money—good to keep your money out of.

Clyde S. S., Plumas, Manitoba, wants to know (1) if Canada West Oil stock is a good buy, (2) also as to Canada Queen, (3) as to the reliability of W. S. Beatty. As to the oil propositions mentioned, I would not advise the purchase of shares in either. At the same time if Mr. W. S. Beatty can show me facts and figures to prove that the above opinion is incorrect and unsoundly based, I shall be pleased to revise my views. So far as I know, Mr. Beatty is in possession of a good reputation.

G. N. G., Peterboro, Ont., asks if the stock of the Arroyo de Oro Mining & Milling Company is of any value. The writer says the company appears to have been incorporated under the laws of Arizona on November 20, 1907, with \$600,000 capital, and having offices at Phoenix, Ariz., Ocean Park, Cal., and at Alama, L.C., Mexico. Here is the report I get from A. S. Hood, notary public, etc., at Phoenix:

"I do not know personally, nor can I learn from any of the oldest residents here, that there is or has been a mining company named the Arroyo de Oro Mining and Milling Company. Either you have been misinformed as to the name of the company or somebody is playing crooked."

I have a letter this week from a man who has for some years lived at Holden, and who forwards his opinion of the Poe townsite proposition that is being pushed through newspaper advertisements here in the East and elsewhere. The venture does not appear to look very promising to my correspondent. He writes:

"I might say without prejudice that the prospects that Poe will ever become a business town are very slim. It is just half way between Holden and Ryley. Both these towns are well

established and can more than supply the demands of the farming community at present and will continue to do so for many years to come. There is one elevator at Poe and another foundation put in for the second one, but I do not think this will ever be built, as the one that is already up has never taken in a bushel of grain as yet. Poe has a siding and a loading platform, but nothing has ever been loaded there yet, only a well-boring machine which the G.T.P. brought in to drill for water. I understand they did not find any. The settlers are very scarce, only two bachelors living near it, and a third bachelor has just come back to his homestead. This is all the real farming done any place near Poe."

And more of the same. So that it looks as if Poe would have to do an awful lot of growing to amount to anything.

It appears that Burr Brothers, New York, are looking for some easy money and have come Canadaward in pursuit of the same. A Montreal lady sends on a yellow covered circular, filled with pretty pictures, upon the cover of which is embossed "Yours for more money." According to the California papers Burr Brothers, whose specialty has been oil holes with fools to buy them, have a very shady reputation. They are accused in the local oil papers in California of dishonesty in the exploitation and management of oil properties, and as these papers are on the ground they should know. State Mineralogist Aubrey of California also gives them a bad reputation. No, lady, I wouldn't touch their proposition with a ten-foot pole, much less with any good coin. Its "yours for more money" all right. And by the same token it's time that the postal authorities both in Canada and the United States got after these gentlemen.

State Mineralogist of California Lewis E. Aubrey has issued a circular warning the public against dishonest promoters of oil companies. Before making investments he suggests that the following question should be determined: "Has the advertising oil company under consideration a title to the alleged oil land being exploited? In what manner, and for what consideration was title acquired, and is it actually within proven or unproven territory?"

"Lands advertised in this manner are more often merely locations of Government land, subject to numerous requirements of law and open to attack and litigation that may eventually render acquisition of title from the Government to the company in question an impossibility—and under any circumstances the payment of such a large and disproportionate consideration to the promoters of the company stamps it on its face as a proposition purely for the benefit of the operators at the expense of the stockholders."

"Are the officers of the company you have under consideration in good standing? Obtain a report on them from some commercial company."

"The most extensive fake operators have followed their nefarious practice continuously for years, during which time they have repeatedly been roasted and fully exposed by the newspapers in all parts of the country. Notwithstanding this, they regularly incorporate company after company just as fast as the old ones play out, and with the same result, a certain class of the investing public never failing in its desire to contribute to the purses of these worse than highwaymen."

"In addition, several other points are referred to as worthy of the most careful investigation, such as whether the company in question is overcapitalized; are commissions deducted from the sale of stock, and what are the salaries paid the officers of the company (in fake companies, of course, the promoters), all of which questions involve the scheme of such operators to make the company a paying proposition—for themselves."

The Canadian Mining Journal sums up Julian Hawthorne and his enterprises in the following terms:
God save the King! Mr. Julian Hawthorne has turned loose his turbid tide of titillation on poor old England. Except as inspiration for Hawthorne's pellucid prose, shares in Hawthorne silver and iron mines, are worth about as much as Confederate paper money.

It might be mentioned that Hawthorne, having been unable to unload further upon Canadians and Americans, is now trying his luck on the people of England and Scotland.

Fort William, Sept. 8th, 1910.
Editor, Gold and Dross:
Kindly give me your opinion of the Colinga-Eureka Oil Co. of Vancouver, B.C.

My idea is that "oil company" and "fake" are synonymous terms.

Winnipeg, Man., Sept. 5th, 1910.

Editor, Gold and Dross:
Will you kindly let me have your opinion on "Diamond Vale Coal and Iron Mines" with offices at Vancouver, B.C.? What prospects are there of development?

E. R.
I would not put a cent in this myself, nor would I advise you to. That is the conclusion at which I arrive after consideration of all the facts of which I am aware in connection with this company. The prospects for development may be a little better to-day than they have been, but I don't see any sure gain in sight.

Sarnia, Ont., Aug. 17, 1910.

Editor, Gold and Dross:
Dear Sir,—Can this company—the Canadian Western Investment Co.—be relied upon? Have purchased property from them and since been advised that I may have acted unwisely. Do you think so? Am sending literature.

S. C. S.
It is a pretty difficult matter to decide whether you have acted unwisely or whether you have not. The Grand Trunk Pacific of course holds the best portions of Edison, and I am not in a position to say whether your holding will turn out a profit or otherwise. It is one thing to make a purchase of property in a new district when national prosperity is in evidence, and quite another matter to own such lands in slump times. This, and many other considerations enter into the question. You may pull out all right; possibly the chances are a little more in your favor than otherwise, as they appear at present.

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MONTREAL FINANCIAL

C. E. E. USSHER
MOVES UP A PEG
IN CANADIAN PACIFIC SERVICE

MONTREAL, SEPT. 22, 1910.
THE new passenger traffic manager of the Canadian Pacific Railway promises to be, in the matter of success, a worthy successor to Mr. Robert Kerr, a sketch of whose career appeared in these columns last week. Mr. Kerr's resignation dates from the end of the present month, and Mr. C. E. E. Ussher, hitherto occupying the position of assistant passenger traffic manager of the C.P.R., will assume the reins of office laid down by his chief. At present he is in the West "sweeping the tail," as the lumbermen say when the last of the river drivers pass down the stream, detaching and rolling out into the current the occasional logs which have been left stranded. That is, he is clearing up the tag ends of business, taking his papers out of the desk he has occupied for the past three years at Winnipeg, packing up what belongings he may be fortunate enough to possess and saying good-bye, generally.

Like the most of the men occupying responsible positions in the C.P.R., Mr. Ussher has had a long experience in railway matters and is yet sufficiently youthful to not find mental and even physical exercise arduous. He was born in December, 1857, and hence is but fifty-three years of age. As he went into the railway business in 1874 and, save for three years, has been in it ever since, it is clear that he has now thirty-three years of railway experience to his credit. He has lived an active life, up to the present, and he may have to open up the throttle valve a turn or two more, even, before he begins making the stations on time on the new run he undertakes at the beginning of October. The constant rush of this railway business every now and again makes one think he is in a newspaper office. Ussher is said to have taken quite an interest in sporting matters throughout his life, and no doubt this will have been of advantage to him in counteracting the effect of an otherwise strenuous life. He, in fact, was largely instrumental in the formation of the North American Fish and Game Association, and his knowledge of hunting and fishing have been of no small advantage to him in the passenger end of his railway work.

Mr. Ussher was born in Niagara Falls, the town of the "big noise," a quite irrelevant circumstance, save in slang, you may well say, and Grey Hair, and without significance. Still, the waters moving ever swiftly onward might have had their lesson. At any rate, he entered the railway business at the age of seventeen, becoming a clerk in the audit office of the old Great Western Railway, and he has been moving onward with a bit of a swish himself, since. They say, also, that the movement is by no means over yet.

A newspaper man who has had a good deal to do with Ussher, off and on, tells me that he is about the ablest railway man he ever met. He is a perfect encyclopedia of railway knowledge. What he can't tell you off-hand, he carries in a card in his pocket, and if the card fails, you might as well give up looking any further for information. That vigorous iron grey hair of his is apparently in close proximity to a large bunch of grey matter which is in constant motion and which performs with zest the work for which it was intended.

Two years after Ussher took service with the Great Western Railway he was transferred to a clerkship in the general passenger department, in which position, no doubt, he gained his first insight into the passenger end of the railway business. That he made good use of his opportunities is indicated by the fact that after four years' experience in this department he went over to the Wabash, St. Louis and Pacific Railway, as chief ticket clerk. This took him away from familiar surroundings and gave him experience in an entirely new field, his address becoming St. Louis. Here he remained three years. At the end of that time he again sought pastures new in the meat-packing town of Chicago where he became rate clerk for the Chicago and Atlantic Railway.

But the Niagara Peninsula kept calling him back, and after seven months' service as rate clerk he quit the railway business, for a time, and entered into commercial life at Hamilton.

Those were the days when the Canadian Pacific Railway was getting well forward with its construction work on the through trans-continental line. It is said that railway life has a sort of fascination for those who have once been surrounded by it. Its very bigness attracts, and to some extent dwarfs ordinary commercial life. Whether Ussher felt that way or not, is hard to say. At any rate, after three years, he broke back into the railway business. It was then 1886. The C.P.R. was practically ready for through ocean-to-ocean traffic and the company was on the look-out for men of experience and promise. David McNicholl, now vice-president, was passenger traffic manager—what Ussher is now about to be—and he appointed the man from Niagara Falls his chief clerk—chief ticket clerk may be the correct way of expressing it.

Charles Ussher's lucky number seems to be three. He stayed three years here and he stayed three years there, and now, again, it was in the Ladder. Three years as chief ticket clerk of the system. Then he became assistant general passenger agent of the road, and in 1893 he was promoted to the position of general passenger agent of the eastern lines of the road.

Most of this time—if not all of it—he was living in Montreal and becoming well acquainted with the people who would be of use to him some day. Apparently, too, the management of the C.P.R. had marked him out as a coming man—coming because they proposed to make him come. But first he was to follow the advice of Artemus Ward, or whoever it was, and go West and get the Eastern angles knocked off him.

That, also, was just about three years ago, this three-year period occurring almost with the regularity of the changes in domicile of Twiddle Thumbs, the Methodist minister of twenty years ago. He went to Winnipeg, having been promoted to the position of assistant passenger traffic manager, which was held by Robert Kerr, his

chief, before him. Now Kerr has retired and it is Ussher's turn.

The position of passenger traffic manager of the C.P.R. is no sinecure. The entire passenger system has to be supervised. Not only do all the lines of the system, from Atlantic to Pacific, come under the jurisdiction of the passenger traffic manager, but the passenger traffic of the many steamships as well. Of steamships, the C.P.R. owns some sixty-five, and out of the sixteen plying on the Atlantic, nine carry passengers, four carry passengers on the Pacific, and three others are under the control of the system. It is a fair conclusion that those in charge don't sit around and suck their thumbs in that department.

The operation of a railway breeds a race of autocrats, they say. From president down, the "The Way of a Rail" is "Go thou and do." It's all driven by steam, like the locomotives which pull the trains and which hit anything that gets on the track and knock it to smithereens. Outsiders do not see any need for all this expenditure of force in management—a few round corners here and there would expedite movement. However, it is said that Ussher, who used to be a rather difficult proposition to tackle, at times, has fallen into the ways of the West. There is increased geniality and wider interest; and, of course, if rubbing up against other people didn't do something for us, there would be no use of rubbing.

FINANCIAL PARAGRAPHS

On September 1 a new law went into effect regulating certain classes of private bankers in the State of New York who receive money on deposit or for transmission abroad. The new law will require a deposit of \$10,000 in cash or approved securities with the State Comptroller, also the filing of a surety bond in a sum of \$10,000 to \$50,000. Private bankers not engaged in the class of business aimed at in the law may secure exemption from the provisions of the Act.

While the majority of the private bankers are conducting a safe and reputable business in New York State, the fact that there are a few of the other kind has tended to injure those whose business is legitimate, and has besides entailed considerable losses on the public. The regulation of banking in New York by legal enactments has been along wise lines, and the new Act will further strengthen the already excellent banking system of the State.

He who denies that experience teaches need only glance over the histories of Cobalt and of Porcupine. Porcupine has learned wisdom from Cobalt. The pioneers of Porcupine were in the main strong, clean men who frowned upon crookedness. So far as is humanly possible Porcupine has been developed on its own merits. Cobalt was sadly afflicted for years with bad men and bad methods. The process of weeding out was long. Porcupine has commenced weeding early. That it may be continued is our earnest prayer.—Canadian Mining Journal.

Commenting on the bankers' profits for the first half of 1910, the London "Bankers' Magazine" says that "The first half of the present year has proved to be an exceptionally favorable one for bankers. Throughout the period conditions have favored their operations, and in every department they have gained." The enhanced prosperity of the banks has been due to several factors. Money rates have been fairly maintained, trade has steadily revived, and there has been unusual Stock Exchange activity.

According to a compilation made by a leading German newspaper, the amount of new capital applications in Germany for the first half of 1910 were \$500,555,000, par value, compared with \$568,235,000 for a like period last year. In Germany it is a growing practice for the banks to bring out securities without public subscriptions, so that it is not possible in all cases to obtain the amount of the issue or how much of it has been taken by investors.

Great Britain seems to be having a general trade revival, which reflects itself in added profits to the banks. Recent reports of the foreign trade indicate that previous high records have been surpassed, and the earnings of industrial and railway companies have lately shown marked gains.



—New York Herald.

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TORONTO FINANCIAL

OBSERVATIONS OF A FINANCIAL MAN IN LONDON AND PARIS.

TORONTO, SEPT. 22, 1910.

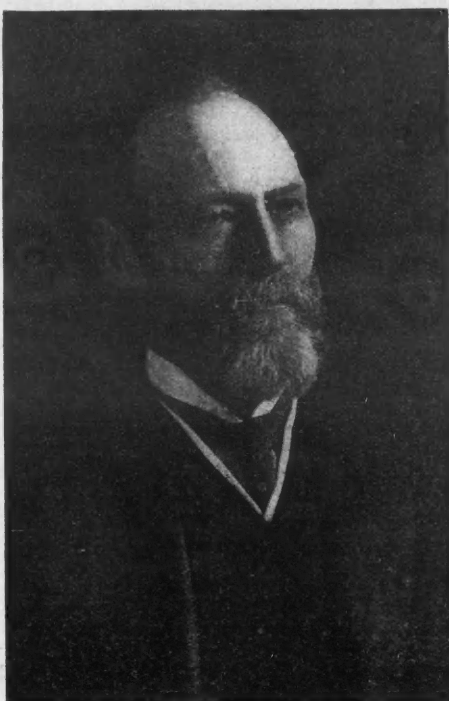
It is well to step back occasionally from any piece of work on which one may be engaged and view it from long range, much as an artist does his painting. Financial men find that to keep in touch with conditions, they are obliged to make periodical trips abroad, and though they may transact actual business while in continental centres, they find that the greatest benefit accrues through their being able to turn about and look at what they have left behind from a new point of view. Mr. H. C. Hindmarsh, of Erickson, Perkins & Co., King street west, Toronto, has just returned to this city after a visit to London, Paris, Berlin and other places abroad, and it may be said that the strongest impression this gentleman brings back with him is with relation to the thrift and saving propensities of the people of France.

To make money first and in a slow way, and then to put it in a safe place and allow it to increase, appears to be inbred in the average Frenchman, if he is given anything like a fair chance in the way of steady employment of his labor or skill. Mr. Hindmarsh points out that of ten million French electors, nine million have bank accounts, own investment securities, or money out at interest. The ability of this nation to produce a large sum of money on demand was strikingly shown after the close of the Franco-Prussian war, from which France retired with a debt of a billion dollars. This huge amount was, however, reduced to nothing in four payments, extending from the year 1871 to 1873. The man who has to do with stocks and bonds views the saving and investment proclivities of the French with a first eye to business. It has, of course, been recognized for some time that France and Germany offer attractive pastures for the placing of American securities, and much effort has been put forward in recent years to stir the interest of investors in those countries in American rails, industrials and other stocks. The success attained has been only partial, and it appears to Mr. Hindmarsh, who spent a considerable time in Paris, that for a time the process must suffer considerable interruption.

Just at the present time the Frenchman hasn't much money to invest because of the partial failure of the wheat crop, and if he had the money, he in common with London and Berlin, is looking askance at the United States political situation, and at United States methods of business generally. He is in no hurry to pick up American securities just now, and he will maintain this attitude until the situation clarifies itself. In conversation with Paris bankers, Mr. Hindmarsh learned that the wheat crop of France is estimated this year at 246,400,000 bushels, which compares with the 1909 yield of 359,216,000. The export requirement of wheat is placed at 60,000,000 bushels as a result of the crop shortage. The French farmer, taking the crop paucity into account, has been throwing damaged wheat on the market, with the effect that the millers have refused to handle it. France cannot live without its flour, and the shortage must be made up by the United States, Canada and other countries. But as the United States has only 87,000,000 bushels of wheat available for export, and as Canada has only 50,000,000 bushels of export wheat, the French authorities feel that they must make some extraordinary move to start the grain coming their way, and the consensus of opinion in Paris is that there will be a big cut made in the French tariff, or a total abolition of the same.

The real Parisian, Mr. Hindmarsh found, derives considerable amusement from the error into which tourists of all countries fall when they visit Paris for the first time. They see the tables in the wine shops and at the boulevard cafes constantly occupied by large numbers of Frenchmen, in addition to the travelers. They come to the conclusion that people in Paris lead a gay frothy existence, with a large proportion preferring to sit out with cigarette and light wine, rather than to remain all day hard at work. A little scrutiny of this situation will show, however, that the average Frenchman, while he frequently repairs to the cafe table, takes his work there with him. He brings his prospective customer away from the shop to the nearest place of refreshment, and they there conduct their business to the accompaniment of smokes and drinks. And the average tourist mistakes the mercantile chatter that goes on about him for the conversation of idle men, whereas it is just their way of doing business.

London, Mr. Hindmarsh finds, is viewing the situation in the United States just now in about the light that a police sergeant views a prisoner brought in by a patrolman from the street—filled with possibilities capable of leading to almost any result. The rapid up and down fluctuations of the New York market of late, accompanied with the advices that have gone out from financial experts, forces the investing British public to look on the United States as an area of disturbance. Consequently, the favorite British attitude is that of keeping their hands in their pockets, with their attention diverted to South American stocks, and in the direction of oil, rubber and mining shares. The opinion held in London is that there will be no great effect felt as the aftermath of the rubber craze, for the profits were concentrated in a few hands, while the losses are spread out over a long list of small buyers. The London interest in Canadian offerings, Mr. Hindmarsh says, is still keen, and the outstanding fact with which the Britisher identi-



HON. ROBERT MACKAY,
Montreal millionaire, director of the Montreal Light, Heat and Power Co. A merger of Power, Canadian Power and Shawinigan Power with Montreal Street Railway is not improbable. The holding of a conference by Montreal Street Railway, Power and Shawinigan interests sent Power shares to 159, a new high level.

fies Canada is that it is the country of which Sir Wilfrid Laurier is Premier. Sir Wilfrid made a lasting impression during his stay in London, and he is regarded as an able and picturesque figure.

The monthly bank report issued by the Finance Department shows that to provide for the increased demand for money usual at this season, the banks increased their loans by five millions and their circulation of bank and Dominion notes by two and a half millions. While doing this, they were at the same time able to add to their showing in the way of increased assets and stronger reserve. Foreign credits were also cut, to provide funds for home use. Comparison with the July statement shows that during August the banks increased their assets by \$12,595,091, and decreased their liabilities by \$11,423,237. The statement on the whole appears to be most satisfactory from a financial and business standpoint. The record shows that the Bank of Montreal alone does ten per cent. more business to-day than all the banks in Canada transacted twenty years ago. Current deposits in all banks at August 31 stood at \$250,613,172, which is an increase of upwards of \$5,000,000 over July. Savings bank deposits increased nearly seven millions over July, from \$538,384,371 to \$545,357,452. The circulation of bank notes increased by \$657,307, and of Dominion notes by \$1,999,525. Call and short loans in Canada increased by \$246,740, while similar loans made by Canadian banks abroad were reduced by \$1,988,749. Current loans in Canada, representing the banks' advances to business enterprises, stood at \$657,813,770 on August 31, an increase during the month of \$4,805,434. Current loans abroad were reduced by about two millions.

Trains have started running through the new Michigan Central tunnel under the Detroit River. The tunnel cost \$8,000,000 and took six years to build.

Dominion coal shipments for the first eight months of the year show an increase of 270,982 tons over the same period last year.



William Mackenzie, President Canadian Northern Railway: Pessimistic feeling that existed in the West is practically gone. Crop results should be better than was expected.

R. B. Lyman & Co. to E. B. Holden: Further irregularity looked for.

Toronto, World Financial: Public interest being attracted to speculative stocks. Little possibility of a money stringency this fall.

Erickson, Perkins & Co.: Purchases of railroad stocks look best for the time being, to be bought only on breaks.

Charles Head & Co. to R. R. Bongard: Market continues in narrow professional rut.

Maple Leaf Milling Co'y, Limited

DIVIDEND NOTICE.
NOTICE is hereby given that a Dividend of 3 1/4% has been declared on the Preferred Stock of Maple Leaf Milling Company, Limited, for the current half year, payable October 18th, 1910, to shareholders of record October 4th, 1910. Transfer Books will be closed from October 4th to October 17th, inclusive.
By order of the Board,
J. CARRICK,
Secretary.

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A Plain Statement of Facts

Regarding South Fort George and Central British Columbia

By the South Fort George Board of Trade

SOUTH FORT GEORGE.

South Fort George, located at the geographical centre of British Columbia, where the Nechaco River flows into the Fraser, forms the vortex of the most magnificent system of inland waterways on the continent. These open channels of commerce lead far into the surrounding country to the east, west, north and south. Eastward from South Fort George the steamers will traverse the mighty Fraser 315 miles, to Tete Jaune Cache, at the foot of the Rockies. Tributary to the upper Fraser are the Willow, Bear, Big Salmon and Clearwater Rivers, each navigable at certain times of the year.

To the south the boats are now running down the Fraser to Soda Creek, 160 miles from South Fort George, and it is probable that another year will see them running on down the river as far as Lillooet, an additional 200 miles.

RAILROADS

The Grand Trunk Pacific Railroad, now building from the Atlantic to the Pacific, is a joint enterprise of the Grand Trunk Pacific Railroad Company and the Dominion Government. This road will cross the Fraser River at South Fort George, where it will branch, one branch going to Prince Rupert and the other to Vancouver. This road is building towards South Fort George from the east and west, and will be completed and in operation in 1912.

The Canadian Northern is also building from Edmonton to Vancouver. From Tete Jaune Cache this road will pass down the valley of the North Thompson River. This line also has a survey passing through South Fort George.

South Fort George is the western terminus of the Pine Pass Railway, to be built from Edmonton by way of the Pine Pass and the Peace River Valley.

South Fort George is the terminus of the projected Victoria-Fort George Railroad.

South Fort George is on the line of the proposed B. C. Central Railroad.

South Fort George is on the line of the proposed British Columbia & Alaska Railroad.

South Fort George is on the line of a proposed railroad from Bute Inlet.

PROSPECTIVE CITIES

South Fort George is the only prospective city on the line of the Grand Trunk between Edmonton and Prince Rupert.

South Fort George is so located with reference to railroads, rivers, arable lands, and all natural resources and advantages, that it will inevitably be the largest city on the line of the Grand Trunk between Edmonton and Prince Rupert. The Finger of Destiny points to South Fort George as the coming second city in size in British Columbia.

The advent of railroads to Central British Columbia has drawn the attention of the world to a hitherto unknown country. As certain incorrect and misleading statements concerning the country surrounding South Fort George have appeared in publications bearing the stamp of approved authority, and as certain persons, for reasons hard to explain, have busied themselves in spreading false reports to the detriment of Central British Columbia, the South Fort George Board of Trade has embodied in this advertisement a plain statement of facts regarding South Fort George and Central British Columbia, hoping to correct wrong impressions which may have gone forth, and supply in a degree, the widespread demand for reliable information regarding this new country.

To the west boats are now running up the Nechaco River to Fraser Lake, about 130 miles. From Fraser Lake, a portage of four miles overland leads to Francois Lake, which is navigable for a stretch of 90 miles. The Stuart River, which flows into the Nechaco about 56 miles west of South Fort George, together with Stewart Lake, Trembleur Lake and Tacla Lake, adds an additional 250 miles of navigable waters to the northwest. From Stewart Lake a portage of nine miles overland leads to Babine Lake, which has 100 miles of navigable waters.

At Griscombe Portage, 41 miles northeast of South Fort George, on the Fraser River, an eight-mile wagon road leads over the divide to the headwaters of the Parsnip River, and this river, joining the Findlay River and the Peace River, forms a navigable channel of eight hundred miles in extent.

Several townsites have been platted, but South Fort George is the only town at the junction of the Fraser and Nechaco Rivers. It fronts on the Fraser River, has the steamboat landings and warehouses, the banks, stores, barber shops, real estate offices, sawmill, newspaper and other business houses and the homes of our residents. Natural selection has made it the town, and its natural advantages will make it the city.

Modern facilities of transportation and modern methods of business, coupled with the concentrated forces of immigration, due to the fact that other fields are exhausted, will cause South Fort George to leap in five years through all the stages of development and growth which heretofore have taken forty or fifty years to accomplish.

TRANSPORTATION IN 1910

At the present time all traffic to South Fort George comes through Ashcroft, on the Canadian Pacific Railroad. Teams and autos bring the passengers and freight to Soda Creek, 165 miles, and from there the traffic is brought to South Fort George by the river steamers. Regular boats with passengers, freight, and the mail, run twice a week, and give excellent service, and extra boats with passengers and freight run at frequent intervening times.

TRANSPORTATION IN 1911

In the spring or early summer of 1911 the rails of the Grand Trunk as well as of the Canadian Northern, will have reached Tete Jaune Cache on the Fraser River, and traffic can be brought down the Fraser by steamboat, thus eliminating the long and expensive overland haul.

Westward the Trend of Empire

The last generation was truly the Golden Age of the Pioneer. The stream of humanity has been away from the crowded settlements and worn-out soils, ever to some "New Country" where could be found virgin soil, rich with the spoils of time; land in its most productive state to be had almost for the asking; where good prices for products prevailed and a constant increase in the price of land made life mean more than an everlasting grind for a bare existence.

And those whose hardihood had led them to the new country of the West and sustained them through the early hardships of pioneer life, have seen railroads build across continents to reach the rich empires they have created, great cities spring up in their midst, and their perseverance and foresight richly and abundantly rewarded.

But the day of the pioneer is fast passing. Places of easiest access were naturally settled first, but humanity has so spread itself over the earth that to-day, with one exception, there is no area of any considerable extent on the habitable globe remaining uninhabited and uncultivated by man.

The Last New Country.

"The day of cheap farm lands is vanishing," says Mr. P. A. O'Farrell of the U. S. Pure Food Commission. He adds: "And this leads me to say that Western Canada and British Columbia are the last great and valuable divisions of the world left for the white man to transform from wilderness to smiling fruitful countries."

An Unknown Empire.

This country has remained till last because its resources were unknown, and other places were easier to reach. Man has assumed it to be a bleak and frozen north, fit only for the trapper and the venture-some explorer. But now that there is no place else to turn, the land-seeker is learning of this last new country, "The Last Best West," as it has been aptly called.

Unlimited Resources.

Mr. O'Farrell, quoted above, further states: "British Columbia has 50,000,000 acres of rich land waiting to be transformed into orchard, meadow, garden and grain field. And within twenty years this great undeveloped area will have to come into cultivation to reach the rapidly expanding demands of the world."

"And let me tell the world that the most glorious country of the future is British Columbia. It covers an area greater than the British Isles, Belgium, Holland, Denmark and the German Empire combined. Its climate is superior to that of England or France, and indeed to that of any country on this earth or any other continent. It has 182,000,000 acres of standing timber of priceless commercial value. The energy of 25,000,000 horses runs to waste in its mighty rivers. Its internal water highways can be formed into the most wonderful system of waterways and power developers."

Central British Columbia.

Embraces that inland empire which lies between the Rocky Mountains and the Coast Range, including the rich valleys of the Fraser, Nechaco, Stuart, Bulkley, Peace, Findlay and Parsnip Rivers, and hundreds of tributary streams, covering an extent of 200,000 square miles.

Climate.

Contrary to the general impression, the climate of Central British Columbia is one of its most attractive features. It has the same latitude as the British Isles. The summers are delightful, being absolutely free from oppressive heat. In the winter there is considerable snow weather, at times the thermometer registering from thirty to forty below, but such extreme temperatures are always of short duration. The snowfall varies, being heaviest in the mountains, and averaging from twenty to thirty inches in the open country. As there is very little wind, and the winter air is dry, the cold is not penetrating. Hunters and trappers are accustomed to sleeping in the open by the camp-fire throughout the winter. Those who have experienced both say that the rigor of the winter climate in the Northern and New England States is severe compared with that of Central British Columbia.

Fertility.

From the magnificent growth of natural vegetation, one can not doubt the fertility of the soil. Wild berries and fruits grow in profusion, and, except where destroyed by the ravages of fire, the landscape is covered with a jungle-like growth of almost tropical luxuriance.

Crops.

At scattered intervals throughout this country trading posts have been conducted for many years, and around these posts small communities have collected and considerable farming has been done. All of the harder crops have produced abundantly, and years of unscientific farming have failed to deplete the virgin richness of the soil, strawberries, raspberries, gooseberries, potatoes, cabbage, turnips, onions and other vegetables and fruits of unexcelled quality and flavor are successfully grown, and barley, wheat, oats and timothy produce abundantly.

Rainfall.

Most of the rainfall comes during the growing season, and is ample for successful farming without irrigation.

Topography.

The impression has gone broadcast that the main feature of Central British Columbia is its mountains. This is a mistaken idea. It is primarily a land of wide rivers and lakes, broad valleys and far-stretching table lands. It has its mountains, and many of them of untold wealth, but aside from the mountains remain millions of acres of arable lands.

Timber.

Throughout the country are great stretches of timber which can be converted into lumber for all commercial purposes, supplying the sawmills for many years to come. Spruce, cedar, hemlock, fir, jackpine, birch, poplar and cottonwood constitute most of the merchantable timber, and the best of the timber is of easy access from the navigable rivers. There are also millions of acres of undeveloped paper-making materials.

Stock Raising.

For the stock-raiser this country offers a fruitful field of profitable industry. Wild grasses, pea vine, wild barley, prairie and fireweed grow abundantly. In the open country the snowfall is not heavy, and the Chinook winds from the southwest keep the southern and western slopes comparatively clear of snow. The Indians sometimes winter their horses on the natural pastures, but by providing hay for feeding for three months, stock can be brought through the winter in excellent condition.

Fish and Game.

To the fisherman, sportsman, tourist, mountain climber or big game hunter, probably no other country offers the field that does the Upper Fraser River and its tributaries. Going up the Fraser River from South Fort George one beholds an ever-changing panorama of the sublime in scenery of mountain, river, lake and forest. The lakes and rivers teem with trout, salmon, sturgeon and white-fish, and wild ducks and geese are abundant in the fall of the year. Bear, deer, moose and caribou also abound, and the fur-bearing animals, such as beaver, otter, fisher, lynx, marten, fox and muskrat furnish a very profitable industry to the trapper.

Minerals.

The mines of British Columbia have produced over three hundred millions of dollars. Fifty years ago the Cariboo District attracted the attention of the world, followed by the Mason Creek strikes in the Omineca District, and these continue steady and profitable producers to-day, in spite of the prohibitive transportation rates.

In the Findlay River and Cariboo Districts, Central British Columbia possesses mineral deposits of unsurpassed richness, and has thousands of square miles of mineral ground where the prospector has never yet set foot. The Pine Pass Railway, which will run from Edmonton to South Fort George, will open up a country known to be very rich in minerals, but which has been separated from civilization by hundreds of miles of almost impenetrable wilderness. From every stream can be washed flakes of gold, and every mountain has its ledges of quartz showing "colors." This country only awaits the advent of the railroad to become the Mecca of the mining world.

Coal.

Among the many coal deposits to be found in Central British Columbia, the most extensive deposit is to be found at Aldermere. It is estimated that this field is capable of producing millions of tons annually for thousands of years.

Navigable Waters.

A glance at the map of Central British Columbia will show the great rivers and diverging streams weaving the country together in a complex circulatory system pulsating with never-falling waters, with numerous lakes nestled among the trees like crystals in an emerald sea. These navigable waterways are destined to play a great part in the de-

South Fort George Board of Trade

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The sole owners and selling agents of the South Fort George Townsite are the Northern Development Co. Head Office, 403-404 Cotton Building, Vancouver, B.C. Branch Office at South Fort George, B.C.



COMMENT ON COBALT



THE artificial nature of the recent advance in the Cobalt market is evidenced in its correspondingly rapid decline. In its progress the heaven was indicated by the fact that the workings were carried on on only one exchange, and in that exchange by one following. Had there really been a public interest created in Cobalt issues it would be only reasonable to suppose that some of the business would have gone to the Montreal mining exchanges and to the curb of the Toronto Exchange. But no such index appeared.

The good Globe has recently stated that the declaration of the last dividend of Crown Reserve confounds its critics. As I have been probably the only critic of this mine, I take this to myself trusting that, therein, I do not take too much honor to myself. Now, I never prophesied or suggested that the Crown Reserve would pass its dividend in the year 1910, and therefore I fail to see wherein I can have been confounded. The insiders may have said confound the fellow, or they may have said d— the fellow, but that does not mean that I will of necessity be either confounded or damned. The argument I advanced, now almost a year ago, was that by the company's own statement the price that Crown Reserve sold at then, about \$5.50, was not justified. To-day I assert that there has been no official information given, or any other bearing a semblance of reliability for that matter, that would justify the present price of the stock. To justify the present price of, say, \$3, twenty dividends must be paid before the market price is paid and, after that, there must be a reasonable amount of profit. Now, until the said twenty odd dividends are paid out of present reserves, I am not confounded.

In a few days now we should receive a statement of how Crown Reserve has progressed during the last three months. My guess is that it will be found that the mine has not produced dividend requirements.

A recent monthly statement from the Kerr Lake gives the production as 200,000 ounces. This is, of course, gross. If it were net production, it would meet dividend

requirements; as it is not, it must fall considerably below that amount. The Kerr Lake has been producing low grade ore lately, which means that the silver costs about twenty cents per ounce to produce, which means that the yield for the month in question is \$60,000, or \$40,000 less than dividend requirements. It is not necessary for us to accept the story that the management could have got more had they wished.

A meeting of the La Rose and Nipissing directors is to take place soon. It is my mind that Nipissing will show much improvement, and from this it would appear, that, barring calamity or financial stringency, the stock is safe for a few years to come, having in mind the fact that the public believes in a mine as long as it pays dividends or rather, that they do not appreciate that a mining stock disbursement is a return of capital.

The star of Porcupine is much in the ascendant, and a deep current of interest is being taken in it. The Hollinger is credited with being a marvel, and from what I can learn, it is. At the present time the lucky owners are being approached by numerous parties, making offers of ready money in large amounts. The tendency of the owners is to stock the proposition, and if they decide to do so, we will all sit into a new game with a brand new pack of cards. Just what you or I can do to take advantage of the move I don't know, but a boom is in the making. It will not be a frenzy, as was in Cobalt, but the probabilities are that the issue will lie in a comparatively few high priced issues. It is to be hoped that some degree of conscience may be developed in our press, and that it will not again join in the campaign of robbing the public per the 10 cent share.

Shepherd

Bank Branches in East and West

By H. M. P. ECKARDT

IN the month of August the movement among the chartered banks to open new branch offices slackened materially. Houston's Bank directory gives the number of new offices as nine, and as one branch was closed, the net addition to the number in operation was eight. Latterly the pace has been swifter than that recorded for August. Commonly, the additions to the list in a month run above twenty, and in some months more than thirty new offices are added. However, perhaps the chief executive officers of the banking institutions desired to use August as a holiday month, and the branch extension movement may have been held over for their return.

The statement of new branches for August, though showing a small addition, is, nevertheless, characterized by the same feature that has been present in the monthly tables for two or more years. The preponderating number of branches are allotted to Western Canada. Thus Saskatchewan gets four, British Columbia two, and Nova Scotia two, while Alberta loses one. Also one branch—that of the Canadian Bank of Commerce—was established in Mexico City. Of the Canadian branches, Western Canada secured 75 per cent, and Eastern Canada 25 per cent.

It is interesting to reproduce the table which appeared in the Monetary Times on July 16th:

| BANK BRANCHES. | | | | |
|----------------------|--------------|------------|-----------|-----------|
| Province. | Sept., 1908. | May, 1910. | Increase. | Per cent. |
| Ontario | 901 | 952 | 51 | 5.6 |
| Quebec | 305 | 360 | 55 | 18.0 |
| Nova Scotia | 104 | 108 | 4 | 3.8 |
| New Brunswick | 58 | 71 | 13 | 2.2 |
| Prince Edward Island | 16 | 16 | — | — |
| Manitoba | 162 | 187 | 25 | 15.4 |
| Alberta | 102 | 177 | 75 | 73.5 |
| Saskatchewan | 131 | 245 | 114 | 87.0 |
| British Columbia | 98 | 147 | 49 | 50.0 |
| Yukon | 8 | 3 | — | — |
| | 1,880 | 2,296 | 416 | 22.1 |

Then it is very instructive to compare this table with the one following, which discloses the position in September, 1895, and August, 1898. The second table is from an article on "Branch-Banking in Canada," contributed to the journal of the Canadian Bankers' Association by Mr. A. Gordon Tait in 1898.

| Province. | Sept., 1895. | Aug., 1898. |
|------------------------|--------------|-------------|
| Ontario | 271 | 275 |
| Quebec | 108 | 120 |
| Nova Scotia | 63 | 72 |
| New Brunswick | 31 | 32 |
| Prince Edward Island | 7 | 8 |
| Manitoba | 20 | 40 |
| North-West Territories | 9 | 18 |
| British Columbia | 12 | 32 |
| | 521 | 597 |

Thus in about three years in the earlier period the number of bank branches in Canada increased by 76; while in the later period of one year and two-thirds, the increase was 416, or over five times as rapid.

Then, a great deal of significance attached to the grouping of the branches at the end of the two periods taken for comparison. In August, 1898, twelve years ago, the Eastern Provinces held 507 branch offices while the whole region west of Lake Superior contained but 90, of which nearly one-half were in the single province of Manitoba.

In May, 1910, the Eastern Provinces held 1,537 branches, while the Western held 759. In the East the number has trebled in the twelve years, while in the West it has increased eight-fold. In August, 1898, the Western branches constituted less than one-seventh of the total number, but in May, 1910, they were practically one-third.

The figures suggest that if the present tendency continues to be in evidence, in less than five years Western Canada will have as many bank branches as Eastern Canada. It is fortunate for the Dominion that there is practically no sectionalism or narrow provincialism in the banking business. The attempt is sometimes made to allot the capital and business of the banks to the various provinces, but it is wholly futile—for all the more important institutions belong to the whole Dominion—they are national, using the word in its broadest sense.

Though the head office may be in Toronto or Montreal, any one of the banks which has a large number of branches in Western Canada will be impelled by self interest to give the best possible facilities to its Western customers. It is noteworthy that with the peculiarly rapid increase of their interests in Western Canada, many of the banks are enlarging the powers of their representatives and managers in the West, and are creating Western sub-executives with a large power in dealing with Western matters.

The Lack of Authentic and Complete Mining News.

WE are often filled with shame because of the paucity of general mining news in the Canadian press, says the Canadian Mining Journal in its September issue. It is quite true that columns will often be devoted to spectacular finds or to special promotions. But regular mining news service there is none.

Coal, iron, and steel outputs are reported sporadically from the east. Shipments from Cobalt and Gowanda are published weekly. Southwestern British Columbia ore shipments are likewise reported, and the statements of ore received at the smelters of these districts are made public. Apart from a few coal mines, the above mentioned branches of the industry are about all from which the public hear with any degree of regularity.

For instance, from the asbestos concerns of Quebec only annual statements are issued, and these are by no means complete. From the large copper-nickel enterprises of Ontario no regular statements or reports are forthcoming. And so on through the list. Numberless small concerns are hidden in perpetual obscurity.

This is decidedly not as it should be, and it behooves the powers that be to bring about a change. Statistics, provided they are timely, complete, and accurate, have a distinct commercial value. If belated, incomplete, and inaccurate, they are worse than useless. The one means of securing accuracy and completeness is to insist upon weekly returns from each and every considerable producer of coal, of ore, and of metallurgical products. Any attempt to collect figures merely from year to year is wrong in principle and uncertain in results.

The remedy for this condition in Canada lies in the hands of each province. The Mining Department of each is capable of bringing pressure to bear upon companies operating under its jurisdiction. Pressure, however, may



H. S. HOLT,
President of Montreal Light, Heat and Power. Some prophets appear to think that if any interest accrues control of Montreal Street Railway, it will be Montreal Power rather than Canadian Power. Whether business along this line unavails or not, Power shares are climbing in price.

not and should not be necessary. At worst, a system of weekly open returns may not be welcome by mine operators, but we are confident that their objections will not be long-lived.

When one examines the analytical returns made public by the Rand, one has no difficulty in perceiving their value. The public, kept fully informed as to the capacity of each plant, the value of ore mined and of reserves, has its interest constantly inspired. The direct effects of this publicity are to guide investors, to improve mining practice, and to localize and minimize waste. The operator whose report and returns are read by thousands is not prone to careless work. He is stimulated to his highest and best.

We have spoken before of the splendid isolation of the mining industry. That isolation costs money. That isolation, also, would disappear if the public were taken into the confidence of the operator. If in nothing else, surely in the item of outputs bona fide mining companies gain nothing and lose much by the unjustifiable policy of silence.

—\$—\$—

The Black Side of Wall Street.

THAT part of Wall street which is a real legitimate part of the machinery of commerce, whether it be in the field of promotion, in the supplying of money for the expansion of plants and railroads, in the pouring of working capital into depleted treasuries, in the forwarding and distribution of products—that part of Wall street is what it has always been: clean, honest, and as efficient as the financial system of the country lets it be, says the editor of World's Work, New York.

"To-day the name of Wall street stands for something far different. It is a place where spiders spin webs to catch flies; where pirates lurk behind rocky islands to pounce upon passers-by; where magnates cease from strife with one another only when there is something more profitable to do; where dreams of avarice grow into nightmares of crime; where pious millionaires buy banks to look respectable; and where wicked, thousand-dollar-a-year bank cashiers steal a million or two to pay their gambling debts.

"If Wall street is going to continue in business, somebody must either clean it out thoroughly or hit it with a club and start it over again. If the Stock Exchange is to continue to look like a private club for the pleasure and profit of half a dozen groups of plundering magnates, the sooner the Governor of New York appoints a committee 'with teeth' the better it will be for the United States—and for the New York Stock Exchange. It is a man-sized job; but all the men in the world are not yet dead or retired from business."

The same writer, commenting upon the German method of managing public affairs in comparison with, say, our own, goes on to state:

"German cities are the best governed in the world. How far apart are the ideas of Germans and Americans on the subject of city government may be seen from reading an advertisement which lately appeared in a number of German papers:

"The place of Mayor of Magdeburg is vacant. The salary is 21,000 marks (\$5,250) a year, including the rental of a dwelling in the city hall. Besides his salary the incumbent will receive 4,000 marks (\$1,000) for his official expenses. Candidates should apply before September 1."

"Can anyone imagine an American city advertising for a mayor? Can anyone give a good reason why a city should not advertise for a mayor when it needs one?"

"The German idea is that a municipality is a business, to be conducted on business lines. The office of mayor is one requiring knowledge and skill of a technical, professional character. A man who has proved himself a good mayor in one German town is frequently invited to another."

—\$—\$—

Taxing Thrift and Neatness.

THE Kincardine Reporter gives this concrete example how taxing improvements works:

"A resident on Queen street last year fixed his house up, brick veneered it, did a little painting, and made it look neat and tidy. The assessor popped along this summer and told him it made a great improvement. In fact, so great was it that he raised the assessment \$600. That same citizen says he was going to put in modern conveniences and make a few more improvements. Now he says he can't afford it."

Then it comments: "Can you blame him? Put a little more tax on the land and less on the improvements and then see how much more beautiful the town will become. As it now is a man hates to paint his house for fear his taxes will be boosted. It's not the assessor's fault. Get posted on this question and assist the tax reform association in their endeavor to have a better mode of assessment adopted."

—\$—\$—

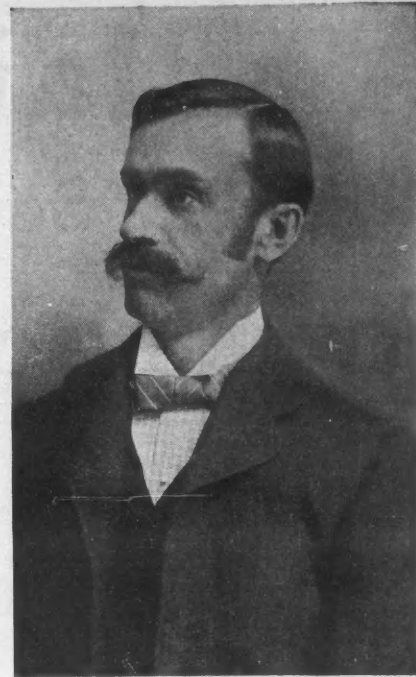
Irrigated Land Sold at \$26.59 per Acre.

THE Canadian Pacific Railway is securing a handsome return from its irrigated lands, and according to plans announced in its annual report just issued, the sys-

Politicians are notoriously poor speculators in Wall Street, a fact of which there has been a reminder in the current graft testimony. The man to whose credit considerable sums had been placed in a broker's office occasionally adventured some of the money in the stock market, and it had then a tendency to shrink. The money which did not shrink was that which he drew at once. This may be thought a minor case, but the rule has held in bigger cases. The late Mr. McCarren was no little politician, but when his account with a defunct brokerage concern was uncovered the showing discredited his sagacity as a speculator. Indeed, it has often seemed that a considerable proportion if the money disbursed by corporation managers to politicians returned to them through the stock market.

The directors of Maple Leaf Milling Company have declared a dividend of 3½ per cent. for the current half year, being payable October 18 to shareholders of record October 4.

It is understood that after the payment of the first half-yearly dividend that it is the intention of the directors of the Maple Leaf Company to make the dividend disbursements quarterly.



RODOLPHE FORGET,
Second Vice-President Montreal Power Company, which may figure in a Power-Street Railway deal.

tem will, in the near future, be greatly augmented.

The report says: "The sales of agricultural land during the year aggregated 975,030 acres, for \$14,468,564.33, being an average of \$14.84 per acre. Included in this area were 145,421 acres of irrigated land, which brought \$26.59 per acre, so that the average price of the balance was \$12.78 per acre.

"After further surveys and reports your Directors have decided that water should be provided for the Eastern Section of the Irrigation Block, containing about 1,100,000 acres, before anything is done in the Central Section, and, as a consequence, they have authorized the execution of the work, which will cover a period of about three years and will involve an estimated expenditure of \$8,500,000, for which they will ask your approval. The average cost per acre of irrigating this block exceeds by a considerable amount the average in the Western Section, due to the greater difficulty in reaching the source of water supply, to the mileage of the ditches, namely, 3,500 miles as compared with 1,600 miles, and to the improved character of the structures, but, in the light of past experience, your Directors are confident that the financial and other results will be eminently satisfactory. The money required for this work will, of course, be provided from the accumulated land funds."

—\$—\$—

Investment Yields.

Ernest Pitt, stock and bond broker, Montreal, compiles the following investment yields of stocks at current prices:

| | Price. | Div. | Return. |
|--------------------------------|--------|------|---------|
| Bell Telephone Company | 142 | 7 | 5.63% |
| Canadian Car preferred | 101½ | 7 | 6.91 |
| Canada Cement preferred | 84 | 7 | 8.33 |
| Canadian Pacific Railway | 190 | 8 | 4.21 |
| Dominion Coal preferred | 105 | 7 | 6.75 |
| Dominion Iron common | 106½ | 4 | 3.75 |
| Dominion Iron preferred | 106½ | 7 | 6.60 |
| Dominion Textile common | 64½ | 5 | 7.76 |
| Dominion Textile preferred | 98 | 7 | 7.14 |
| Duluth-Superior Street Railway | 79 | 5 | 6.33 |
| Halifax Street Railway | 125 | 7 | 5.60 |
| Illinois Traction preferred | 90½ | 7 | 7.72 |
| Lake of the Woods common | 127 | 8 | 6.31 |
| Lake of the Woods preferred | 120 | 7 | 5.83 |
| Mackay common | 89½ | 5 | 5.61 |
| Mackay preferred | 74 | 4 | 5.55 |
| Sea Railway | 125 | 7 | 5.60 |
| Montreal Light, Heat and Power | 135 | 7 | 5.19 |
| Montreal Street Railway | 242 | 10 | 4.13 |
| Nova Scotia Steel common | 84 | 5 | 5.95 |
| Nova Scotia Steel preferred | 120 | 8 | 6.66 |
| Ogilvie Milling common | 128 | 8 | 6.25 |
| Ogilvie Milling preferred | 128 | 7 | 5.44 |
| Penman's common | 58½ | 4 | 6.89 |
| Penman's preferred | 84 | 6 | 7.14 |
| P. & O. Navigation Co. | 89 | 5 | 5.65 |
| Shawinigan Power Co. | 102 | 4 | 3.92 |
| Toronto Street Railway | 123½ | 7 | 5.69 |
| Twin City Street Railway | 110½ | 6 | 5.45 |

—\$—\$—

Although the report made by Hon. J. A. Millar, Minister of Railways for New Zealand, shows that increased gross earnings have been made the last several years, still the percentage of operating expenses to earnings has increased on the government railway system. This ratio now stands at the high figure of 72.19 per cent., having steadily risen from about 66 per cent. In 1907 the total receipts were £2,624,000; in 1908 they were £2,761,938, and in 1909 they amounted to £2,929,526. The net earnings for these three years, however, amounted to £812,118 in 1907, £812,179 in 1908, and £814,711 in 1909.

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INSURANCE THAT DOES NOT INSURE

What the Remedy Is and How It Should Be Applied.—Some Valuable Pointers to Those Who Insure.—Protect Yourself Knowledge of Your Rights, and Always Demand a Policy Without Variations.

WRITTEN FOR "TORONTO SATURDAY NIGHT" BY AN INSURANCE EXPERT.

ARTICLE NUMBER FIVE

THE articles previously published have been largely critical. The writer will endeavor to make this one constructive.

The first and main features shall be a consideration of a standard policy. Legislation in other lands has enacted that no fire company shall issue any policy other than the standard form, except that specified blanks may be filled in in printing or writing, and no conditions other than those provided shall be valid if inserted in a policy except that a company may use in its policy forms of descriptions and specifications of the property insured and may use permits for certain privileges broader than those granted by the standard form, but no condition limiting or restricting the rights of the assured further than the conditions of the standard policy shall be valid, NOR SHALL ANY COMPANY BE PERMITTED TO ISSUE ANY POLICY CONTAINING ANY SUCH CONDITION. Our law provides that any clause may be inserted in a policy; that these clauses shall be in force only so far as may be deemed to be just and reasonable by the courts in the particular case. But this forces the assured to enter the courts and have all this expense, uncertainty and worry, for any one of a hundred and one variations that a company may see fit to insert in a contract, and, moreover, it may insert any such condition without notice to or consent of the assured.

In many of the states no type smaller than long primer (the size in which this paragraph is printed) is permitted anywhere in a policy. No variation of the contract may be made in the wording on the face of the policy or elsewhere.

The day of the application and the binding of the assured by its many obscure small type questions, conditions, representations and warranties is past in the United States. In Canada some of the best companies require no applications. All companies should be required to have one contract, all of which is standard and in the hands of the assured, so that he can at least know the conditions with which he must comply. To-day the most important part of the contract, the part most likely to penalize the assured, is on file at the company's head office. The agent rarely has a complete copy, the assured never has. He cannot protect himself.

The Ontario Government should give the public an absolutely standard policy, subject to no limitations except only those therein contained. Several companies already issue a policy without red ink variations; several others have expressed their intentions of doing so; others intimating that they will, on request, issue a policy, subject to the Ontario Statutory Conditions only. With reference to this question, it can be said of the companies: "I am good."

"I intend to be good."

"I will be good only if they must."

BUT SHOULD BE MADE TO BE GOOD TO EVERYBODY, RIGHT NOW.

How to Protect Yourself.

We are waiting for amendments to the laws, these articles would largely fail if it did not lead to actions to govern insurance until the standard policy becomes a fact.

APPLICATION. We would strongly recommend no one sign any application, nor permit any agent or person to do so on his behalf. In the largest over ninety per cent. of the insurance effected without application. No difficulty will be experienced in getting all insurance without applications, the larger the the easier to place without application. If you have policies for which applications were signed, do not renew them, but get new policies without signing applications.

RED INK VARIATIONS. Accept no policy containing RED INK VARIATIONS. If the company does not issue a policy without these variations insist on having them waived. If they decline, then cancel and place the insurance in companies that will grant the broadest possible coverage. There are plenty of them. Be absolutely firm now. May save you immense trouble and loss when you have fire.

DON'T RENEW OLD POLICIES. Three years is the longest a policy should run. Changes are occurring in your life and in its surroundings; some of these may void the policy. Changes are taking place in the writing of insurance, and a policy that was right up-to-date five years ago and not be issued from a good office to-day. Mercantile and manufacturing risks should get new policies every year. In most States of the Union renewals are not permitted. Insurance is of sufficient importance to require that it be at least carefully scrutinized once a year and new policies issued.

HAVE SPECIAL CONTRACT FORMS. Merchants and manufacturers should have special contract forms prepared, exactly alike for all policies covering the same property. They should be prepared by those who make a speciality of one business. Do not imagine because you never had any trouble in paying premiums on any improperly drawn contract that you will find it just as easy

to collect a loss. You may be pretty sure that the agent who blunders will do all he can to discountenance any investigation into your contract, and will also be able to avoid all responsibility for the loss you may sustain as a result of his ignorance or negligence.

PAY CASH. Insurance is a cash business. You may collect if the premium is not paid; but there is no business in taking a risk where the decisions seem to make it clear that unpaid premiums make uncollectable policies.

BUY GOOD INSURANCE. Insurance, like other things purchasable, differs as to quality. Companies as well as individuals, differ in character and in method and in willingness to pay justly. One of the commonest and probably one of the worst fallacies is the very common belief that because a company has always paid its losses it is safe to insure with. A good broad test, a fairly just one, a safe one for the assured, of the desirability of a company as an insurer and of its ability to meet its obligations, is to consult the Government's report or a synopsis of it made by responsible parties, and if:

The company, after providing for all unearned premiums, unpaid losses and other liabilities to the public, has a net cash surplus to policy-holders (not including or made up of uncalled capital or premium notes) equal to or greater than one-half the premium income for the previous year;

If the general reputation of the company and its adjusters shows business honesty and fair dealing;

If the management has not been connected with other institutions of doubtful or disreputable character.

Then the business man may with safety place his insurance in such institutions.

PUBLICITY. The publication of accurate and verified reports of the financial condition of the companies in the daily papers EARLY IN EACH YEAR, together

NO RED INK VARIATIONS.

The following companies issue fire insurance policies which do not contain Red Ink variations, hence the policies are worth their face value.

The Central Canada Fire Insurance Co.
The Eastern Canada Fire Insurance Co.
The Acadia Fire Insurance Company.
The Canadian Fire Insurance Company.

As word of other companies issuing like policies come to the notice of TORONTO SATURDAY NIGHT they will be incorporated in this list.

with a detailed statement of the operations for the previous year, showing most clearly the net profit or loss for the year and the net surplus or deficit to policy-holders and to shareholders.

When the public really knows that a company is insolvent, or rapidly travelling to that end; when the shareholders really know that their money is being mismanaged, or squandered, or appropriated; when the people awaken to the fact that the Ontario Insurance Department is merely a recording office, and is being used by unscrupulous concerns as a cloak for their weakness, because they have passed Government inspection; when these facts are forced home there will be little probability of these concerns being in existence.

IN CASE OF LOSS PROCEED TO COLLECT YOUR LOSS. Proceed, we say, and also, precede. The loss is yours and you should and must move if you wish to secure your rights and save yourself further loss. You should precede, not follow the company's representative. Nearly everyone sits down and waits to see what the company intends to do. Be up and doing, yourself. Everything that can be known about your loss, or damage, your rights under your contract, and the proper procedure throughout, should be in your possession, before you begin to adjust. You should know everything about your loss that anyone can find out; you should be absolutely master of the situation before you attempt to place it before another for consideration. If you take this position; if you have your contract properly prepared; if you have back-bone; if you recognize your limitations and secure advice on that about your loss and its adjustment with which you are not conversant; if you are insured in sound companies; then you can and will collect your insurance with little difficulty and much satisfaction.

The Adjustment of Fire Losses.

Toronto, Sept. 20, 1910.

To the Editor:
SATURDAY NIGHT has devoted considerable space in the last four numbers to Fire Insurance matters, and freely expressed opinions and shown up some intricacies and technicalities in insurance which no doubt have been read with interest by your patrons. If you are open for an expression of opinion, you may take the writer's for what it is worth.

The question naturally arises: What is the remedy? and who is to blame for conditions? One would infer from your expressed opinions that a standard policy is the panacea for existing ills. It is now thirty-four years since the statutory conditions were enacted in Ontario and all fire insurance made subject thereto. During this long period of time the courts have been busy defining what the different statutory conditions on fire insurance policies mean. Many of them have passed in review up to the superior courts, and some of them to the Privy Council in England. Decisions have been given, and we now know the strength and weakness of very many, almost all of the conditions. What will a standard policy do for the assured? It will take many, many years to test its different clauses and conditions. Some of them may be more onerous on the assured than those in force at present. In fact, if claims were combed into in Ontario the way they are in some of the States under their standard policies, the public might have something more to complain about. In short, "better let sleeping dogs lie."

You have also devoted considerable attention to company adjusters and the adjusting of fire losses. With regard to the former, the fact must not be lost sight of that

they are constantly pitted against all classes of people, many of them honest, with just claims, but who do not know how to present their case properly; others mean, grasping and dishonest, prepared to make up and swear through the most preposterous claims. With such people to deal with, can you blame an honest adjuster for being constantly on his guard? And if he views an honest claim with suspicion, it is merely because he has found that he has had the wool pulled over his eyes in similar cases on previous occasions. There is no business on earth where a man gets more varied business experience than in the general adjustment of fire losses. Some adjusters are naturally big, broad-minded men; others mean, narrow-minded specimens. All have ability in their own way, and act according to the light they live in and see things in.

Now a great deal depends on the company in which you are insured as to which of the above class of men will be sent to adjust your claim. Like begets like. If you are insured in a mean company, they will send their man; you can gamble it will not be the big-minded fellow that will deal with the case. The general public lose sight of the fact that there is individuality in insurance companies the same as there is in other business houses. If the assured is so unfortunate as to suffer loss by fire, and he gets the worst of the deal in adjustment of the claim, it is not always the fault of the company or its adjuster. If you go to court with a cheap lawyer and lose your case, is it the fault of the courts and the opposing lawyer? If your case is a good one and you present it properly, you will win. If you take a deed or mortgage on property without having it examined, and by so doing save fees, and later it is found full of flaws and causes you much loss, who is to blame? If after your fire claim is adjusted, you find that there were a great many errors and omissions in presenting your claim and that hundreds and perhaps thousands of dollars could have been justly claimed for, and if properly handled, collected, who is to blame? It is not the place of the company adjuster to dig up and show you where you should claim for loss which you are overlooking.

He is paid by the other side to protect their interests, not to defraud you, nor to work for you. You work out your own salvation. He will see that the company does not pay for anything they should not. If you cheat yourself through your ignorance, it is not the company's nor adjuster's fault; true, the company benefits thereby through no effort of its own. Now for the remedy. What you should do is to have your fire insurance policies properly examined. When you apply for insurance the company's expert examines your application, approves or rejects it. He does not say it comes from a good agent, and issues a policy accordingly. He knows the agent is all right; but who are you and what is the risk? Why don't you do the same thing with the policy? Get that policy approved or rejected apart from the opinion of the agent. It is a poor time to test a policy after a fire and when you want to cash it in.

Now what to do when a fire occurs in order to get your claim properly adjusted, is the question. In the large cities in the United States, some of the best and brightest adjusters have left the companies and placed their services at the disposal of the assured, to assist in the adjustment of claims. Meeting the companies' adjusters, they arrange settlement on a much better basis than could have been obtained had the assured acted alone in the case and depended on the companies' paid man to tell what the various conditions in the policy mean and what the company should pay under the circumstances. There is room for much expert work on both sides in the adjustment of fire claims. The companies' man is always an expert in his line. You do not know exactly what your loss is nor what you should get. He knows from similar cases what is paid, and so would your adjuster if you employed one. Nothing would be overlooked, and you would get the full measure of your claim if you were counselled by an experienced and competent man. Hundreds of thousands of dollars are lost every year through ignorance, errors, and omissions of the assured in the adjustment of fire claims, and yet the public stand back and abuse the companies because they will not put the bread in their mouths. It is all very well to blame companies and adjusters, but the assured has a duty to perform for his own protection. Do not expect the companies to do for you what you should do for yourself.

I am of the opinion that statutory condition No. 3, which voids a policy when there is further insurance without notice, should have the attention of the Government. With regard to red ink conditions. They can be fought on their merits. Nearly all of them are neither just nor reasonable. Do you know of any red ink conditions that has received the approval of the courts?

Yours truly,
HOMME D'AFFAIRES.

We have communications from a number of companies stating that they make use of only one variation in addition to the coinsurance clause. This variation excludes "explosion, earthquake, volcanic eruption, subterranean fire or hurricane." The assured is entitled to certain protection, the statutory conditions define the relations between the parties, and we cannot include in our list any company that takes any undue advantage. The coinsurance clause referred to is a matter of mutual agreement, and is for a consideration. We have arranged to have an article written by an insurance adjuster in explanation of the coinsurance clause.

We are in receipt of the following communication from a prominent old line company:

DEAR SIR:
We are in receipt of your favor of the 17th inquiring regarding red ink variations.
Our variations are, for the most part, merely a clearer interpretation of some of the statutory conditions, and should be considered rather an advantage to the insured than otherwise, as they give him a clearer understanding of the statutory conditions referred to. I enclose a copy of same herewith.

We find on examination of these red ink variations that this company has no less than six variations and additions printed on its policy, and while two of them might be considered interpretations of the statutory conditions, the company's interest, the others provide for days' vacancy or non-occupancy of any

building or non-operation of a manufacturing establishment.

That the company will not be responsible in the event of a fire.

That a very large line of processes in popular use to the premises shall void the policy; this void of reading exclude producer gas and acetylene gas light certain per-

That the company shall have the right more sub- and deprives the assured of his right to arbitrate solemnly, also deprives him of his right of appeal to the court in the an appraisal has been had and an award given. only say this latter clause has been declared by the courts to be neither just nor reasonable.

No, we do not consider that your variations are intended to be a clearer interpretation of the statutory conditions. They certainly are not "an advantage to the insured," but otherwise.

The Folly of Haphazard Investment.

A LADY died in Toronto some time since leaving an estate of \$16,833, some \$6,000 of which was incorporated in just 82 1-2 shares of stock, the remainder being in cash and real estate.

In the statement furnished the Surrogate's Court of also included a list of stocks, etc., under the heading not no value, market or otherwise."

The no-value list is as follows:

880 shares Amalgamated Properties.
500 shares Jualpa Co.
50 shares Korp Springs Cushion Oil Co.
1,200 shares Ontario Crude Oil Co.
100 shares Imperial Cobalt Silver Mining Co.
400 shares Ashnold Coal Co.
200 shares Eastern Consolidated Oil Co.

It will be noted that oil companies form the majority of these no-value shares; once more emphasizing the fact that the average mortal, and particularly a woman, has no business putting her money into such enterprises.

It is upon people with small estates, such as this lady possessed, that the enterprising oil faker lives and has his being. If left to the astute business man, who knows the gambler's chances and the chances of the gambler, this same oil "magnate" would earn an honest livelihood, in place of being allowed to filch it out of the unsuspecting public.

Investing in oil companies such as are constantly being presented to the public by means of attractive booklets which tell one all about how John Rockefeller made his millions in oil, and mighty little about the enterprise under observation, is just one worse than gambling in blind pools.

Men or women with little or no business experience should remember that the honest and upright oil company is not ordinarily peddling its stock about the country at a few cents a share.

If you have a hundred or a few hundred to invest go to a first-class brokerage or investment house. Get their advice and act upon it. If the deceased lady, quoted above, had done this in place of "investing" in a lot of fly-by-nights she would have easily left an estate of twice \$16,000.

High Pressure Business.

The struggle for a large volume of business in a single year by some of the Canadian life insurance companies is proving anything but satisfactory. To be able to say at the end of the year, we have written the largest volume of business in Canada, seems to be the end aimed at, no matter what the consequences. That such a condition of affairs cannot be profitable to policyholders is evident from looking over the Government returns.

Every policy written by a company which is not taken costs the company and indirectly the policyholders something, and if the amount is beyond what one would reasonably expect, there must be something wrong with the management.

What, with medical examinations, head office expenses, travelling expenses, etc., one can pretty nearly figure that every policy written and not taken is costing the company between seven and eight dollars, and moreover, this is not all; if the agent is paid a salary, he is wasting the time and money of the company, and on the other hand, if he is working on commission, he has thrown away what must be valuable to him, his time.

Not only does high pressure bring about this state of affairs, but it has another result, and is liable to cause a heavy lapse ratio during the first two or three years of a policy, and as the placing of every policy on the books of the company is extremely heavy and can only be made self sustaining after about the fifth year, any lapses which occur during this time must be a loss to the company and therefore to the policyholder.—Insurance and Financial Review.



An Appreciative Letter.

President: H. H. PIGOTT. Vice-President: R. R. WILSON. Secretary-Treasurer: HENRY DETCHON.

The Ashdown Bldg. Campbell Bros. & Wilson.

THE CANADIAN CREDIT MEN'S ASSOCIATION.

TO THE GOVERNMENT:

W. M. BOYD, International Co. A. MCALLISTER, Sanford Mfg. Co. J. D. BURNHAM, Robert S. Co. T. D. MCGEE, T. Ryan Co. W. E. FALIS, Sherwin-Walker Co. B. G. MCGILLAN, McClary Mfg. Co.

Editor Toronto Saturday Night, Toronto, Ont.

Dear Sir:—At our weekly dinner held at the Royal Alexandra last night, volubly extolled we read from your articles with respect to

Our Insurance Committee, the matter of a uniform policy under consideration, and your articles upon this point are attracting much attention in Winnipeg, and if our association do not see to you along the lines indicated, we feel you are rendering a considerable service to us in bringing before your numerous subscribers that fact that we are endeavoring by mutual cooperation to accomplish certain reforms that are deemed absolutely necessary in the business world of Canada.

While we are an association formed for the protection of the wholesale houses, we feel the interests of the retailer and wholesaler are mutual in the matters that we have under consideration.

Yours faithfully,
THE CANADIAN CREDIT MEN'S ASSN.
Henry Detchon, Sec.-Treas.

Record of the market fluctuations of Canadian stocks for the day, also the range for a weekly period, with high and low a year ago. Inactive Securities

| Par Value | Capital Stock Outstanding | Reserve Fund | Profit and Loss | Last Dividend Date | Per cent. | STOCK | Range for year 1909 | | Range for twelve months, 1910 | | | Closing year ago Sept. 21 | Sept. 21 | | Range for week ending Sept. 21 | | |
|-----------|---------------------------|--------------|-----------------|--------------------|-----------|--|---------------------|-----|-------------------------------|-------|-----|---------------------------|----------|-----|--------------------------------|-----|------|
| | | | | | | | High | Low | High | Date | Low | Date | Ask | Bid | High | Low | Last |
| 100 | 12,500,000 | 3,649,000 | 2,275,000 | 15th July | q. 2 | TRANSPORTATION | 143 | 119 | 150 | April | 138 | Jan. | 149 | 146 | 143 | 142 | 143 |
| 100 | 3,500,000 | 2,442,420 | 1,691,186 | 1st July | q. 2 | Canadian Pacific Railway | 200 | 182 | 207 | April | 195 | Jan. | 204 | 201 | 204 | 201 | 204 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | Detroit United | 77 | 52 | 95 | Nov. | 69 | Jan. | 97 | 92 | 92 | 88 | 92 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | Duluth, com. | 71 | 59 | 77 | Sept. | 69 | Jan. | 76 | 75 | 75 | 74 | 74 |
| 100 | 13,585,000 | 2,400,000 | 18,889,188 | 15th " | q. 1 | Duluth Superior Traction Co., com. | 79 | 45 | 89 | Jan. | 63 | July | 81 | 81 | 81 | 81 | 81 |
| 100 | 13,585,000 | 2,400,000 | 18,889,188 | 1st May | s. 3 | Havana Electric | 108 | 99 | 107 | Jan. | 103 | April | 108 | 105 | 108 | 105 | 108 |
| 100 | 17,000,000 | 10,107,000 | 2,042,561 | 15th Aug. | q. 1 | Havana Electric, preferred | 113 | 85 | 136 | Dec. | 109 | Mar. | 125 | 125 | 159 | 159 | 161 |
| 100 | 1,520,300 | 7,900,000 | 171,176 | 20th July | q. 1 | Illinois Traction, preferred | 81 | 55 | 103 | Dec. | 100 | Nov. | 112 | 112 | 112 | 112 | 112 |
| 100 | 7,000,000 | 1,000,000 | 1,036,788 | 1st " | q. 2 | Mexico North Western Railway | 171 | 124 | 190 | June | 156 | Jan. | 187 | 187 | 195 | 195 | 195 |
| 100 | 12,500,000 | 3,649,000 | 2,275,000 | 15th July | q. 2 | Quebec Railway L. & P. Co., com. | 143 | 119 | 150 | April | 138 | Jan. | 149 | 146 | 143 | 142 | 143 |
| 100 | 3,500,000 | 2,442,420 | 1,691,186 | 1st July | q. 2 | Quebec Railway L. & P. Co., preferred | 200 | 182 | 207 | April | 195 | Jan. | 204 | 201 | 204 | 201 | 204 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | Rio de Janeiro | 77 | 52 | 95 | Nov. | 69 | Jan. | 97 | 92 | 92 | 88 | 92 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | St. Lawrence & Chi. Steam Nav. Co. | 71 | 59 | 77 | Sept. | 69 | Jan. | 76 | 75 | 75 | 74 | 74 |
| 100 | 13,585,000 | 2,400,000 | 18,889,188 | 15th " | q. 1 | Sao Paulo Tramway L. & P. Co. | 79 | 45 | 89 | Jan. | 63 | July | 81 | 81 | 81 | 81 | 81 |
| 100 | 13,585,000 | 2,400,000 | 18,889,188 | 1st May | s. 3 | Teledo Railway | 108 | 99 | 107 | Jan. | 103 | April | 108 | 105 | 108 | 105 | 108 |
| 100 | 17,000,000 | 10,107,000 | 2,042,561 | 15th Aug. | q. 1 | Toronto Railway | 113 | 85 | 136 | Dec. | 109 | Mar. | 125 | 125 | 159 | 159 | 161 |
| 100 | 1,520,300 | 7,900,000 | 171,176 | 20th July | q. 1 | Tri-City, preferred | 81 | 55 | 103 | Dec. | 100 | Nov. | 112 | 112 | 112 | 112 | 112 |
| 100 | 7,000,000 | 1,000,000 | 1,036,788 | 1st " | q. 2 | Twin City, common | 171 | 124 | 190 | June | 156 | Jan. | 187 | 187 | 195 | 195 | 195 |
| 100 | 12,500,000 | 3,649,000 | 2,275,000 | 15th July | q. 2 | Winnipeg Electric | 143 | 119 | 150 | April | 138 | Jan. | 149 | 146 | 143 | 142 | 143 |
| 100 | 3,500,000 | 2,442,420 | 1,691,186 | 1st July | q. 2 | TELEGRAPH, LIGHT AND POWER | 200 | 182 | 207 | April | 195 | Jan. | 204 | 201 | 204 | 201 | 204 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | Bel Telephone | 77 | 52 | 95 | Nov. | 69 | Jan. | 97 | 92 | 92 | 88 | 92 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | Consumers Gas | 71 | 59 | 77 | Sept. | 69 | Jan. | 76 | 75 | 75 | 74 | 74 |
| 100 | 13,585,000 | 2,400,000 | 18,889,188 | 15th " | q. 1 | Mackay, common | 79 | 45 | 89 | Jan. | 63 | July | 81 | 81 | 81 | 81 | 81 |
| 100 | 13,585,000 | 2,400,000 | 18,889,188 | 1st May | s. 3 | Mackay, preferred | 108 | 99 | 107 | Jan. | 103 | April | 108 | 105 | 108 | 105 | 108 |
| 100 | 17,000,000 | 10,107,000 | 2,042,561 | 15th Aug. | q. 1 | Mexican Light and Power Co., com. | 113 | 85 | 136 | Dec. | 109 | Mar. | 125 | 125 | 159 | 159 | 161 |
| 100 | 1,520,300 | 7,900,000 | 171,176 | 20th July | q. 1 | Mexican Light and Power Co., preferred | 81 | 55 | 103 | Dec. | 100 | Nov. | 112 | 112 | 112 | 112 | 112 |
| 100 | 7,000,000 | 1,000,000 | 1,036,788 | 1st " | q. 2 | Montreal Power | 171 | 124 | 190 | June | 156 | Jan. | 187 | 187 | 195 | 195 | 195 |
| 100 | 12,500,000 | 3,649,000 | 2,275,000 | 15th July | q. 2 | Ottawa Light, Heat & Power Co. | 143 | 119 | 150 | April | 138 | Jan. | 149 | 146 | 143 | 142 | 143 |
| 100 | 3,500,000 | 2,442,420 | 1,691,186 | 1st July | q. 2 | Shawinigan Water and Power Co. | 200 | 182 | 207 | April | 195 | Jan. | 204 | 201 | 204 | 201 | 204 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | Toronto Electric Light | 77 | 52 | 95 | Nov. | 69 | Jan. | 97 | 92 | 92 | 88 | 92 |
| 100 | 41,380,400 | 50,000,000 | 903,766 | 1st " | q. 1 | | 71 | 59 | 77 | Sept. | 69 | Jan. | 76 | 75 | 75 | 74 | 74 |

| Par Value | Capital Stock Outstanding | Reserve Fund | Profit and Loss | Last Dividend Date | Per cent. | STOCK | Range for year 1909 | | Range for twelve months, 1910 | | | Closing year ago Sept. 21 | Sept. 21 | | Range for week ending Sept. 21 | | |
|-----------|---------------------------|--------------|-----------------|--------------------|-----------|-----------------------|---------------------|-----|-------------------------------|-------|-----|---------------------------|----------|-----|--------------------------------|-----|------|
| | | | | | | | High | Low | High | Date | Low | Date | Ask | Bid | High | Low | Last |
| 243 | 4,866,666 | 2,530,666 | 294,653 | 8th April | 3+1 | BANKS | 147 | 141 | 155 | Mar. | 148 | Feb. | 85 | 143 | 201 | 200 | 201 |
| 50 | 10,000,000 | 6,000,000 | 722,139 | 1st June | q. 2 | British North America | 171 | 155 | 201 | Dec. | 171 | Jan. | 201 | 201 | 201 | 201 | 201 |
| 50 | 4,000,000 | 5,000,000 | 295,766 | 1st July | q. 3 | Commerce | 246 | 216 | 248 | Aug. | 236 | April | 240 | 240 | 240 | 240 | 240 |
| 100 | 3,000,000 | 2,100,000 | 148,841 | 1st " | q. 2 | Dominion | 150 | 148 | 165 | Dec. | 155 | Jan. | 162 | 162 | 162 | 162 | 162 |
| 100 | 2,620,355 | 2,620,355 | 403,665 | 1st June | q. 2 | Eastern Townships | 205 | 185 | 206 | Dec. | 199 | Jan. | 200 | 200 | 200 | 200 | 200 |
| 100 | 2,500,000 | 2,300,000 | 23,812 | 1st " | q. 2 | Hamilton | 150 | 133 | 148 | Sept. | 140 | Jan. | 144 | 144 | 144 | 144 | 144 |
| 100 | 5,384,281 | 5,384,281 | 606,135 | 1st Aug. | q. 2 | Helongaga | 234 | 209 | 234 | Jan. | 223 | Nov. | 229 | 228 | 229 | 228 | 229 |
| 100 | 6,000,000 | 4,500,000 | 102,157 | 1st June | q. 2 | Imperial | 166 | 151 | 170 | Dec. | 160 | Jan. | 166 | 166 | 166 | 166 | 166 |
| 100 | 1,000,000 | 1,000,000 | 257,769 | 1st July | q. 2 | Metropolitan | 207 | 188 | 211 | Aug. | 205 | Sept. | 205 | 205 | 205 | 205 | 205 |
| 100 | 3,500,000 | 3,850,000 | 257,769 | 1st " | q. 2 | Molson's | 250 | 228 | 254 | Jan. | 245 | Jan. | 251 | 251 | 251 | 251 | 251 |
| 100 | 14,400,000 | 12,000,000 | 681,561 | 1st June | q. 2 | Montreal | 120 | 120 | 120 | May | 120 | Oct. | 120 | 120 | 120 | 120 | 120 |
| 100 | 2,000,000 | 1,200,000 | 26,014 | 1st Aug. | q. 1 | Nationale | 280 | 274 | 285 | Jan. | 276 | Dec. | 270 | 270 | 270 | 270 | 270 |
| 100 | 773,700 | 1,378,975 | 26,266 | 1st July | q. 3 | New Brunswick | 208 | 200 | 213 | Feb. | 205 | Mar. | 205 | 205 | 205 | 205 | 205 |
| 100 | 3,000,000 | 5,500,000 | 44,865 | 1st " | q. 3 | Nova Scotia | 135 | 126 | 136 | June | 122 | Feb. | 125 | 125 | 125 | 125 | 125 |
| 100 | 3,419,420 | 3,419,420 | 455,919 | 1st June | q. 2 | Ottawa | 232 | 211 | 232 | Jan. | 223 | Nov. | 229 | 228 | 229 | 228 | 229 |
| 100 | 2,500,000 | 1,250,000 | 39,671 | 1st " | q. 2 | Quebec | 232 | 211 | 232 | Jan. | 223 | Nov. | 229 | 228 | 229 | 228 | 229 |
| 100 | 5,000,000 | 5,700,000 | 228,393 | 1st July | q. 2 | Royal | 221 | 201 | 227 | Jan. | 215 | July | 220 | 216 | 220 | 216 | 220 |
| 100 | 2,000,000 | 2,400,000 | 54,074 | 1st Aug. | q. 1 | Standard | 187 | 182 | 188 | Dec. | 186 | Jan. | 187 | 187 | 187 | 187 | 187 |
| 100 | 4,000,000 | 4,750,000 | 68,871 | 1st June | q. 2 | Toronto | 134 | 121 | 140 | Dec. | 130 | July | 134 | 134 | 134 | 134 | 134 |
| 100 | 4,354,500 | 2,200,000 | 102,443 | 1st July | q. 2 | Traders | 187 | 182 | 188 | Dec. | 186 | Jan. | 187 | 187 | 187 | 187 | 187 |
| 100 | 3,244,800 | 1,900,000 | 28,676 | 1st June | q. 1 | Union | 134 | 121 | 140 | Dec. | 130 | July | 134 | 134 | 134 | 134 | 134 |

| Par Value | Outstanding Common | Outstanding Preferred | Bonds and Debentures | Res. Funds Profit and Loss | Last Dividend Date | Per cent. | STOCK | Range for year 1908 | | Range for twelve months, 1909 | | | Closing year ago Sept. 21 | | Wednesday Sept. 21 | | Range for week ending Sept. 21 | | | |
|-----------|--------------------|-----------------------|----------------------|----------------------------|--------------------|-----------|----------------------------------|---------------------|------|-------------------------------|-------|------|---------------------------|-------|--------------------|-------|--------------------------------|-------|-------|------|
| | | | | | | | | High | Low | High | Date | Low | Date | Ask | Bid | Ask | Bid | High | Low | Last |
| 100 | 8,125,000 | 1,875,000 | 7,500,000 | | | | INDUSTRIALS AND MISCELLANEOUS | | | | | | | | | | | | | |
| 100 | 8,125,000 | 1,875,000 | 7,500,000 | | 1st July | q. 1 | Amal. Asbestos Corp., com. | | | 33 | Oct. | 27 | Dec. | | 15 | | 4 | 4 | 4 | |
| 100 | 3,000,000 | 1,000,000 | 510,000 | | | | Black Lake Cons. Asbestos, com. | | | 91 | Oct. | 89 | Dec. | | | | 7 | 7 | 7 | |
| 100 | 3,000,000 | 1,000,000 | 510,000 | | | | Black Lake Cons. Asbestos, pref. | | | 23 | Dec. | 21 | Dec. | | | -3 | 6 | 3 | 23 | |
| 100 | 750,000 | 750,000 | 49,000 | 63,588 | 1st July | q. 1 | F. N. Burt Company, com. | | | 67 | Dec. | 62 | Dec. | | | | 6 | 6 | 6 | |
| 100 | 750,000 | 750,000 | 49,000 | 63,588 | 1st " | q. 1 | F. N. Burt Company, pref. | | | 59 | Dec. | 53 | Oct. | | 89 | | 9 | 8 | 88 | |
| 100 | 3,500,000 | 5,000,000 | 3,500,000 | 756,940 | 20th July | q. 1 | Canadian Car & Foundry, com. | | | 93 | Dec. | 91 | Oct. | | 102 | 102 | 102 | 102 | 102 | |
| 100 | 3,500,000 | 5,000,000 | 3,500,000 | 756,940 | 20th July | q. 1 | Canadian Car & Foundry, pref. | | | | | | | | | | | | | |
| 100 | 13,500,000 | 10,500,000 | 5,000,000 | 75,296 | | | Canada Cement, com. | | | | | | | | | 102 | 102 | 102 | 102 | |
| 100 | 13,500,000 | 10,500,000 | 5,000,000 | 75,296 | 16th Aug. | q. 1 | Canada Cement, pref. | | | | | | | | | 20 | 21 | 21 | 20 | |
| 10 | 6,000,000 | | 15,713,927 | 3,306,001 | 1st July | q. 2 | Canada Permanent | 145 | 111 | 163 | April | 140 | Jan. | 159 | 85 | 180 | 160 | 160 | 160 | |
| 100 | 2,796,695 | 1,959,455 | 2,541,300 | 76,700 | 1st " | q. 1 | Can. Consolidated Rubber, com. | 23 | 20 | 106 | Sept. | 27 | Jan. | 104 | 103 | | 4 | 9 | 92 | |
| 100 | 2,796,695 | 1,959,455 | 2,541,300 | 76,700 | 1st " | q. 1 | Can. Consolidated Rubber, pref. | 85 | 85 | 125 | July | 83 | Jan. | 122 | 104 | 100 | 103 | 103 | 103 | |
| 100 | 4,700,000 | 2,000,000 | 267,568 | 1,829,000 | 1st " | q. 1 | Canadian General Electric, com. | 108 | 83 | 123 | July | 101 | Jan. | | 110 | 100 | | | | |
| 100 | 4,700,000 | 2,000,000 | 267,568 | 1,829,000 | 1st April | s. 3 | Canadian General Electric, pref. | 108 | 104 | 112 | July | 110 | Jan. | | | | | | | |
| 100 | 565,000 | 408,910 | 54,396 | 71,971 | 1st July | s. 1 | City Dairy, common | 20 | 15 | 35 | May | 15 | Jan. | | 25 | 3 | 39 | 39 | 39 | |
| 100 | 565,000 | 408,910 | 54,396 | 71,971 | 1st " | q. 1 | City Dairy, pref. | 87 | 83 | 102 | Oct. | 85 | Jan. | 100 | 99 | 100 | 100 | 100 | 100 | |
| 1 | 1,788,814 | | 548,275 | 548,275 | 15th " | q. 1 | Crown Reserve | 2.90 | 1.98 | 6.00 | Oct. | 2.60 | Jan. | 4.45 | 4.40 | 2.96 | 2.90 | 2.80 | 2.90 | |
| 100 | 15,000,000 | 3,000,000 | 6,492,648 | 496,234 | 1st July | q. 1 | Dominion Coal | 60 | 37 | 93 | Nov. | 43 | Feb. | 75 | 75 | | | | | |
| 100 | 15,000,000 | 3,000,000 | 6,492,648 | 496,234 | 1st Aug. | s. 3 | Dominion Coal, pref. | 103 | 85 | 120 | Nov. | 98 | Feb. | 119 | | | 106 | 106 | 106 | |
| 100 | 35,000,000 | | | | | | Dominion Steel and Coal Corp. | | | | | | | | | 64 | 64 | 65 | 62 | |
| 100 | 20,000,000 | 5,000,000 | 13,271,500 | 2,414,129 | 1st July | q. 1 | Dominion Steel, pref. | 75 | 44 | 138 | Nov. | 69 | Jan. | 127 | 127 | 103 | 102 | 102 | 102 | |
| 100 | 5,000,000 | 1,859,030 | 6,451,058 | 565,780 | 1st " | q. 1 | Dominion Textile, common | 67 | 40 | 79 | Sept. | 57 | Mar. | 73 | 73 | 64 | 63 | 63 | 63 | |
| 100 | 5,000,000 | 1,859,030 | 6,451,058 | 565,780 | 15th " | q. 1 | Dominion Textile, pref. | 107 | 78 | 110 | June | 95 | Feb. | 106 | 104 | 100 | 99 | 99 | 99 | |
| 100 | 40,000,000 | | 12,000,000 | 522,178 | | | Lake Superior Corporation | | | 33 | May | 14 | Jan. | | | | | | | |
| 100 | 2,100,000 | 1,500,000 | 1,284,395 | 1,284,395 | 31st June | q. 1 | Lake of Woods Milling | 98 | 71 | 145 | Oct. | 97 | Jan. | 134 | 131 | 130 | 126 | 130 | 127 | |
| 100 | 2,100,000 | 1,500,000 | 1,284,395 | 1,284,395 | 1st " | q. 1 | Lake of Woods Milling, pref. | 119 | 103 | 128 | Sept. | 118 | Jan. | 130 | 126 | 124 | 124 | 124 | 124 | |
| 100 | 7,488,750 | | 421,482 | 421,482 | 20th July | q. 1 | La Rose Cons. Mines Co. | 7.12 | 6.25 | 8.47 | Aug. | 4.20 | Nov. | | 7.90 | 3.85 | 3.85 | 3.70 | 3.70 | |
| 100 | 1,600,000 | | | | 1st " | q. 1 | Laurentide, common | 112 | 83 | 130 | Sept. | 112 | Jan. | | 146 | | | | | |
| 100 | 1,600,000 | | | | 1st " | q. 1 | Laurentide, pref. | 116 | 101 | 131 | Dec. | 112 | Jan. | | | | | | | |
| 100 | 2,500,000 | 1,200,000 | 978,966 | 527,783 | 1st " | q. 1 | Maple Leaf Milling, common | | | | | | | | | | | | | |
| 100 | 2,500,000 | 1,200,000 | 978,966 | 527,783 | 1st " | q. 1 | Maple Leaf Milling, pref. | | | | | | | | | | | | | |
| 105 | 700,000 | 2,500,000 | | 393,596 | 8th " | s. 3 | Montreal Steel | 83 | 57 | 105 | Dec. | 68 | April | 90 | 86 | 120 | 98 | 98 | 98 | |
| 100 | 700,000 | 800,000 | | 393,596 | 8th July | q. 1 | Montreal Steel, pref. | 105 | 92 | 117 | Dec. | 104 | April | | | | 117 | 117 | 117 | |
| 5 | 6,000,000 | | | 935,167 | 20th " | q. 1 | Nipissing Mines Co. | 12 | 6 | 12.91 | Sept. | 9.25 | Feb. | 12.55 | 11.00 | 11.20 | 10.75 | 11.10 | 11.10 | |
| 100 | 6,000,000 | 1,030,000 | 4,500,000 | 336,807 | 15th July | q. 1 | Nova Scotia Steel, common | 62 | 41 | 87 | Nov. | 54 | Mar. | 69 | 84 | 84 | 86 | 84 | 84 | |
| 100 | 6,000,000 | 1,030,000 | 4,500,000 | 336,807 | 15th " | q. 2 | Nova Scotia Steel, pref. | 115 | 108 | 122 | Dec. | 114 | Jan. | | | | | | | |
| 100 | 2,500,000 | 2,000,000 | 1,730,000 | 723,317 | 1st " | q. 1 | Ogilvie Flour | 116 | 101 | 144 | Dec. | 112 | Mar. | 131 | 130 | 130 | 126 | 129 | 126 | |
| 100 | 2,500,000 | 2,000,000 | 1,730,000 | 723,317 | 1st June | q. 1 | Ogilvie Flour, pref. | 130 | 114 | 128 | Sept. | 118 | Mar. | | | | | | | |
| 100 | 2,150,000 | 1,075,000 | 2,000,000 | 602,005 | 15th Aug. | q. 1 | Penmans, Limited, common | 50 | 29 | 60 | May | 42 | Mar. | 56 | 54 | 59 | 58 | 59 | 58 | |
| 100 | 2,150,000 | 1,075,000 | 2,000,000 | 602,005 | 1st Aug. | q. 1 | Penmans, Limited, pref. | 85 | 72 | 93 | May | 84 | Oct. | | | | | | | |
| 100 | 937,500 | 900,000 | | 685,690 | 1st July | q. 1 | William A. Rogers, Ltd., common | | | 152 | Dec. | 101 | Mar. | | | | | | | |
| 100 | 937,500 | 900,000 | | 685,690 | 1st " | q. 1 | William A. Rogers, Ltd., pref. | | | 111 | May | 97 | Mar. | | | | | | | |
| 100 | 8,750,000 | 1,250,000 | | 656,950 | 1st " | q. 1 | Shredded Wheat, common | 32 | 30 | 43 | Dec. | 29 | April | | 37 | | | | | |
| 100 | 8,750,000 | 1,250,000 | | 656,950 | 1st " | q. 1 | Shredded Wheat, pref. | 99 | 94 | 97 | Jan. | 97 | Jan. | | | | | | | |
| 100 | 1,000,000 | | | 91,303 | 15th Dec. | 15 | Tretheway Cobalt Mine | 180 | 47 | 164 | Feb. | 129 | June | 136 | 135 | 130 | 128 | 128 | 128 | |